Service Quality and Post Service Behaviour of Customers' of Kerala Gramin Bank

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DOCTOR OF PHILOSOPHY IN COMMERCE

Under the Faculty of Commerce and Management Studies

By

ANOOP K G

Under the Supervision of

Dr. BIJU JOHN M

Associate Professor and Head

Research and PG Department of Commerce

St. Thomas' College (Autonomous)

Thrissur-68001

2021

Dr. Biju John M
Associate Professor and Head
Research Dept. of Commerce and Management Studies
St.Thomas' College (Autonomous)
Thrissur-680 001
Kerala State
India
E-mail:drbijujohnm@gmail.com
Mobile: 9447448568

Malit Palathingal House
Harmony Street
Lourdupuram
East Fort PO
Thrissur-680005
Kerala State

Certificate

This is to certify that, the thesis entitled **'Service Quality and Post Service Behaviour of Customers' of Kerala Gramin Bank'** is a record of the bona-fide research work done by Mr. Anoop K G, Part time Research Scholar, under my supervision and guidance.

The thesis is the outcome of his original work and has not formed the basis for the award of any Degree, Diploma, Associateship, Fellowship or any other similar title and is worth submitting for the award of the Degree of Doctor of Philosophy in Commerce under the Faculty of Commerce and Management Studies, University of Calicut.

Dr Biju John M
Associate Professor and Head
Research Dept. of Commerce and Management Studies
St.Thomas' College
Thrissur-680 001
Kerala

Dr. Biju John M
Associate Professor and Head
Research Dept. of Commerce and Management Studies
St.Thomas' College (Autonomous)
Thrissur-680 001
KERALA STATE
INDIA
E-mail:drbijujohnm@gmail.com
Mobile: 9447448568

Malit Palathingal House
Harmony Street
Lourdupuram
East Fort PO
Thrissur
PIN 680005
Kerala State

Certificate

This is to certify that the adjudicators of the PhD thesis of Mr. Anoop K G, titled "Service Quality and Post Service Behaviour of Customers' of Kerala Gramin Bank" have not given any directions for corrections or suggestions for change in their reports. The contents of the CD is the same as in the hard copy.

Dr. Biju John M
Supervising Teacher

Dr.Biju John M.M.Com,MBA, Ph.D
Associate Professor and Head
Research Dept.of Commerce
St.Thomas College(Autonomous)
Thrissur, Kerala - 680 001
9447448568 drbijujohnm@gmail.com

Declaration

*I hereby declare that this thesis entitled **'Service Quality and Post Service Behaviour of Customers' of Kerala Gramin Bank'**, submitted to the University of Calicut, for the award of the Degree of Doctor of Philosophy in Commerce, is a record of the bonafide research work done by me under the supervision and guidance of **Dr. Biju John M**, Associate Professor and Head, Research & PG Department of Commerce, St. Thomas' College, Thrissur. I also declare that, this thesis has not been formed the basis for the award of any degree, diploma, associateship, fellowship or any other title of recognition from any university or institution and to the best of my knowledge and belief, it contains no material previously published by any other person, except where due references are made in the text of the thesis.*

Anoop K G

Thrissur
12/07/2021

Acknowledgement

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List of Abbreviations

ACSI	American Customer Satisfaction Index
AGFI	Adjusted Goodness of Fit Index
ANOVA	Analysis of Variance
ASU	Assurance
AVE	Average Variance Extracted
BRA	Branch Ambiance
CB- CFA	Co-variance Based Confirmatory Factor Analysis
CB- SEM	Co-variance Based Structural Equation Modelling
CD	Credit Deposit
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CL	Customer Loyalty
CMIN	Contents Minimum Discrepancy
CR	Composite Reliability
CRAR	Capital to Risky Asset Ratio
CS	Customer Satisfaction
CSR	Corporate Social Responsibility
CUR	Customer Retention
CUS	Customer Satisfaction
CUT	Customers' Trust
DAP-MoU	Development Action Plan- Memorandum of Understanding
DF	Degrees of Freedom
EFA	Exploratory Factor Analysis
EMB	Employees' Behaviour
EMP	Empathy
GFI	Goodness of Fit Index
HRD	Human Resource Development

HSD	Honestly Significant Difference
IBM	International Business Machines
KGB	Kerala Gramin Bank
MSME	Micro Small Medium Enterprises
NABARD	National Bank for Agriculture and Rural Development
NPA	Non- Performing Assets
NS	Non-Significant
PDQ	Product Quality
PEV	Perceived value
RBI	Reserve Bank of India
REL	Reliability
RES	Responsiveness
RMSEA	Root Mean Square Error of Approximation
RRB	Regional Rural Bank
S.E	Standard Error
SCSB	Swedish Customer Satisfaction Barometer
SD	Standard Deviation
SE	Standardised Estimate
SEM	Structural Equation Model
SHG	Self Help Group
SPSS	Statistical Package for Social Science
SQ	Service Quality
SSLC	Secondary School Leaving Certificate
TAN	Tangibility
WMR	Word of Mouth Referral

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Chapter 1

Introduction

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1.1 Introduction

The economic and social progress of any nation worldwide depends on the service sector prevailing in its economy (Daniels & James, 2008). In India, the economic policy of 1991 was one of the significant milestones on the path of growth and prosperity of this sector. The inclusive growth of an economy depends upon banking services because it is considered the backbone of the financial system. The banking industry holds the savings of the public for channelising it for the productive purposes of the borrowers. Rapid changes occurred in this sector in the post-independent era, such as technology, economic instability, tough competition, customers demand etc. Nowadays, in addition to the basic banking activities, they provide many value-added services for their customers (Lakshmi & K, 2017). These services are destined

not only for satisfying customers but also as a survival strategy in the tight competitive market.

1.2 Banking Sector

The banking system shows a substantial role in the development of a nation. It is dominant to a nation's economy as it satisfies credit requirements for all segments of society. Banks support channel savings to investments and boost economic development by allocating savings to assets with a high yield of returns. India's banking sector is well synchronised and capitalised. The Indian banking system has in recent times observed the rollout of advanced banking models and small finance banks for payments. The Indian banking system is a robust one and categorised into commercial banks and cooperative credit institutions. Commercial banks include scheduled commercial banks and non-scheduled commercial banks. Scheduled commercial banks are further classified into public sector banks, private sector banks, foreign banks and regional rural banks. Cooperative credit institutions comprise various cooperative banks (Sharma & Sharma, 2014). The significant challenges that the banks face nowadays are to create customer closeness, without which all other activities towards operational excellence are worthless. The banks need to confirm that the customers come back to them through enhanced service quality. The banking institutions provide high-quality service to their customers to ensure maximum satisfaction. Satisfied customers are valuable assets of a banking institution. Satisfaction creates trust and loyalty.

1.3 Regional Rural Banks

Regional Rural Banks (RRBs) started its operation in India through the Regional Rural Banks Ordinance on the 26th of September 1975, which was replaced by the Regional Rural Bank Act, 1976. RRBs are regional based

state-sponsored, commercial banks to develop of rural economy by providing credit and financial facilities for the growth of agriculture, industry, trade, commerce and other economic and productive activities in the rural areas of the country, especially for small and marginal farmers, small entrepreneurs, artisans and agricultural labourers. RRBs had positive growth since its beginning in 1975. These financial institutions played an important role in terms of rural development and geographical coverage in the economy. The share capital of RRBs jointly held by Central Government, State Government and Sponsoring bank in the ratio of 50:15:35 (Manoj, 2015). Due to mergers and takeover, the number of RRBs came down to 45 in March 2020 from 64 as of March 2013. The RRBs in India extended their financial services to every corner of the country in development.

1.4 Kerala Gramin Bank

Kerala Gramin Bank (KGB) is the largest Regional Rural Bank in India, a government-owned scheduled bank sponsored by Canara Bank. KGB is the only RRB in Kerala formed on the 08th of July 2013, according to the sub-section (1) of section 3 of the RRB Act 1976 by the amalgamation of South Malabar Gramin Bank and North Malabar Gramin Bank. Even though KGB is a Regional Rural Bank, it provides all the financial services of a Public Sector Bank. The bank's main objective is to take the initiative to uplift people by providing financial assistance in agriculture, micro, small and medium enterprises, housing, education, weaker sections, backward communities, etc. In terms of branch network, it is the second-largest bank in Kerala.

1.5 Customer Service Quality

Service quality is a term used to explain the achievement in services. The purchasing behaviour of customers highly depends upon the quality of

service provided to them. Customers always have expectations towards the goods and services which they are going to have. From the point of view of a customer, quality means the fitness for use and the capacity to satisfy their needs. It is a significant component in the case of a highly competitive industry like banking. In trade, the customer's industry and service sector are essential for development and growth. The measurement of service sector quality, especially in the banking sector, is more challenging than in any other sectors. The banking institutions were trying to provide full service to their customers to compete in the market and retain existing customers. Therefore, ty consider the quality of service as a tool for distinguishing themselves from competitors (Siddiqi, 2011).

Modern customers are ready to sacrifice anything other than their expectations. The banking institutions try to implement different strategies to compete to meet the customers' expectations. They focused their activities on developing unique strategies for differentiating themselves from competitors by providing quality services and highly innovative products in terms of technology. Due to tight competition and rapid changes in the banking industry, service quality and customer satisfaction are getting more important than any other strategy. However, t success of these strategies may not be achieved without addressing the wants and needs of customers while designing and delivering services (Zeithaml & Bitner, 1996). Modern marketing notions and tactics are giving importance to recognising the needs and expectations of the customers and providing high-quality services to customers. Available literature supports that the banking institutions could enjoy the competitive advantage over and above their competitors through effective measurement, management, and service quality improvement. However, the measure of

service quality is problematic in the service sector, particularly in the banking sector, than the manufacturing sector.

1.6 Research Problem

The banking industry in India faced a rapid change in competition, technology, economic uncertainties and changing demands of customers. The challenges faced by the banking institutions arise due to these changes happened in the industry. Being a customer-focused industry, customer service quality is considered an essential aspect of banks' success. In the competitive market condition, banks' service quality could be regarded as one of the significant factors that differentiate one banking institution. A banking institution cannot exist without satisfied customers. So they provide high-quality services by reducing the gap between customer expectation and experience.

The role of commercial banks in the modern economy is inevitable. The customer service quality and the post purchase behaviour of the customers decided the success of the banking institutions. Regional Rural Banks (RRB) have an essential role in the sustainable development and growth of a nation by providing vital financial services in the nooks and corners. In the tight competitive market, RRBs have to compete with the other banking institutions in the industry. They have to attract customers and retain them to ensure the existence in the economy. There are forty-five RRBs in India, out of which one regional rural bank, namely Kerala Gramin Bank (KGB) operating in Kerala. The KGB is the second-largest bank based on branch network in Kerala. The present study attempts to identify the quality of the services provided by the Kerala Gramin Bank, which is measured based on different variables that influence the customers' post service behaviour.

1.7 Research Questions

1. What is the level of service quality offered by the Kerala Gramin Bank?

2. What are the factors affecting the post service behaviour of customers' of Kerala Gramin Bank?

3. What are the effects of service quality on the behavioural responses of customers?

4. What are the factors influencing customer loyalty in Kerala Gramin Bank?

5. Is there any mediating role of customer satisfaction in the relationship between service quality and customer loyalty?

6. Is there any moderating effect of customers' trust on the effect of customer satisfaction on customer retention and word of mouth referrals?

1.8 Objectives of the study

The objectives based on the research questions of the present study are mentioned below:

1. To understand the level of service quality offered by the Kerala Gramin Bank.

2. To investigate the post service behaviour of customers' of the Kerala Gramin Bank.

3. To examine the linkage between service quality and post service behaviour of customers' of Kerala Gramin Bank.

4. To identify the factors influencing the customer loyalty in Kerala Gramin Bank.

5. To examine the mediating role of customer satisfaction in the relationship between service quality and customer loyalty.

6. To extract the moderating effect of customers' trust on the effect of customer satisfaction on customer retention and word of mouth referrals.

1.9 Hypotheses of the study

The following hypotheses were formulated to fulfill the objectives of the present study.

Objective 1: To achieve the first objective, the level of service quality offered by the Kerala Gramin Bank was assessed. Ranking on various service quality factors such as tangibility, reliability, responsiveness, assurance and empathy and its socio-demographic differences among the customers of KGB were studied. Gender, age, educational qualification, occupation, year of experience with the bank and account in other banks of the Kerala Gramin bank customers are taken as socio-demographic factors for the analysis.

$H_0.1$: The proportions of the level of tangibility factor offered by the Kerala Gramin Bank are equally distributed

$H_0.2$: The proportions of the level of reliability factor offered by the Kerala Gramin Bank are equally distributed

$H_0.3$: The proportions of the level of responsiveness factor offered by the Kerala Gramin Bank are equally distributed

$H_0.4$: The proportions of the level of assurance factor offered by the Kerala Gramin Bank are equally distributed

$H_0.5$: The proportions of the level of empathy factor offered by the Kerala Gramin Bank are equally distributed

$H_0.6$: There is no significant association between gender and level of tangibility

$H_0.7$: There is no significant association between age group of bank customers and level of tangibility

$H_0.8$: There is no significant association between educational qualification and level of tangibility

$H_0.9$: There is no significant association between occupation and level of tangibility

$H_0.10$: There is no significant association between customer's experience with bank and level of tangibility

$H_0.11$: There is no significant association between customers having and not having account with other bank and level of tangibility

$H_0.12$: There is no significant association between gender and level of reliability

$H0.13$: There is no significant association between age group of bank customers and level of reliability

$H_0.14$: There is no significant association between educational qualification and level of reliability

$H_0.15$: There is no significant association between occupation and level of reliability

H0.16: There is no significant association between customer's experience with bank and level of reliability

H0.17: There is no significant association between customers having and not having account with other bank and level of reliability

H0.18: There is no significant association between gender and level of responsiveness

H0.19: There is no significant association between age group of bank customers and level of responsiveness

H0.20: There is no significant association between educational qualification and level of responsiveness

H0.21: There is no significant association between occupation and level of responsiveness

H0.22: There is no significant association between customer's experience with bank and level of responsiveness

H0.23: There is no significant association between customers having and not having account with other bank and level of responsiveness

H0.24: There is no significant association between gender and level of assurance

H0.25: There is no significant association between age group of bank customers and level of assurance

H0.26: There is no significant association between educational qualification and level of assurance

H0.27: There is no significant association between occupation and level of assurance

H0.28: There is no significant association between customer's experience with bank and level of assurance

H0.29: There is no significant association between customers having and not having account with other bank and level of assurance

H0.30: There is no significant association between gender and level of empathy

H0.31: There is no significant association between age group of bank customers and level of empathy

H0.32: There is no significant association between educational qualification and level of empathy

H0.33: There is no significant association between occupation and level of empathy

H0.34: There is no significant association between customer's experience with bank and level of empathy

H0.35: There is no significant association between customers having and not having account with other bank and level of empathy

H0.36: There is no significant difference between male and female customers with respect to dimensions of service quality of Kerala Gramin Bank

H0.37: There is no significant difference between age group of customers with respect to dimensions of service quality of Kerala Gramin Bank

H₀.38: There is no significant difference between educational qualifications of customers with respect to dimensions of service quality of Kerala Gramin Bank

H₀.39: There is no significant difference between occupation of customers with respect to dimensions of service quality of Kerala Gramin Bank

H₀.40: There is no significant difference between customers' experiences with bank with respect to dimensions of service quality of Kerala Gramin Bank

H₀.41: There is no significant difference between customers having and not having account with other bank with respect to dimensions of service quality of Kerala Gramin Bank

Objective II: The level of post-service behaviours of the Kerala Gramin Bank customers was examined to fulfil the study's second objective. The relative ranking on various customers' post service behaviour factors and its socio-demographic differences among the customers of KGB were assessed.

H₀.42: The proportions of the level of customers' trust of the customers towards the Kerala Gramin Bank are equally distributed

H₀.43: The proportions of the level of customer satisfaction towards the services of Kerala Gramin Bank are equally distributed

H₀.44: The proportions of the level of perceived value getting from the services of Kerala Gramin Bank are equally distributed

H₀.45: The proportions of the level of customer retention in Kerala Gramin Bank are equally distributed

$H_0.46$: The proportions of the level of word of mouth referrals in Kerala Gramin Bank are equally distributed

$H_0.47$: There is no significant association between gender and level of customers' trust

$H_0.48$: There is no significant association between age group of bank customers and level of customers' trust

$H_0.49$: There is no significant association between educational qualification and level of customers' trust

$H_0.50$: There is no significant association between occupation and level of customers' trust

$H_0.51$: There is no significant association between customer's experience with bank and level of customers' trust

$H_0.52$: There is no significant association between customers having and not having account with other bank and level of customers' trust

$H_0.53$: There is no significant association between gender and level of customer satisfaction

$H_0.54$: There is no significant association between age group of bank customers and level of customer satisfaction

$H_0.55$: There is no significant association between educational qualification and level of customer satisfaction

$H_0.56$: There is no significant association between occupation and level of customer satisfaction

H₀.57: There is no significant association between customer's experience with bank and level of customer satisfaction

H₀.58: There is no significant association between customers having and not having account with other bank and level of customer satisfaction

H₀.59: There is no significant association between gender and level of perceived value

H₀.60: There is no significant association between age group of bank customers and level of perceived value

H₀.61: There is no significant association between educational qualification and level of perceived value

H₀.62: There is no significant association between occupation and level of perceived value

H₀.63: There is no significant association between customer's experience with bank and level of perceived value

H₀.64: There is no significant association between customers having and not having account with other bank and level of perceived value

H₀.65: There is no significant association between gender and level of customer retention

H₀.66: There is no significant association between age group of bank customers and level of customer retention

H₀.67: There is no significant association between educational qualification and level of customer retention

H₀.68: There is no significant association between occupation and level of customer retention

H₀.69: There is no significant association between customer's experience with bank and level of customer retention

H₀.70: There is no significant association between customers having and not having account with other bank and level of customer retention

H₀.71: There is no significant association between gender and level of word of mouth referral

H₀.72: There is no significant association between age group of bank customers and level of word of mouth referral

H₀.73: There is no significant association between educational qualification and level of word of mouth referral

H₀.74: There is no significant association between occupation and level of word of mouth referral

H₀.75: There is no significant association between customer's experience with bank and level of word of mouth referral

H₀.76: There is no significant association between customers having and not having account with other bank and level of word of mouth referral

H₀.77: There is no significant difference between male and female customers with respect to dimensions of post service behaviour of bank customers

H₀.78: There is no significant difference among the various age groups of customers with respect to dimensions of post service behaviour of bank customers

H$_0$.79: There is no significant difference between educational qualifications of customers with respect to dimensions of post service behaviour

H$_0$.80: There is no significant difference between occupations of customers with respect to dimensions of post service behaviour

H$_0$.81: There is no significant difference between customers' experience with bank with respect to dimensions of post service behavioural factors

H$_0$.82: There is no significant difference between customers having and not having account with other bank with respect to dimensions of post service behaviour

Objective III: Developed a Structural Equation Model for Kerala Gramin Bank which links the service quality and customers' post service behaviour. For this, the following hypotheses were tested.

SM.H1: Service quality of Kerala Gramin bank has a positive effect on customers' trust

SM.H2: Service quality of Kerala Gramin bank has a positive effect on customer perceived value

SM.H3: Perceived value has a positive effect on customer satisfaction

SM.H4: Customers' trust has a positive effect on customer satisfaction

SM.H5: Customer satisfaction has a positive effect on customer retention

SM.H6: Customer satisfaction has a positive effect on word of mouth referral

Objective IV: identified the influence of branch ambience, employees' behaviour and product quality on customer loyalty of Kerala Gramin Bank.

The socio-demographic difference among the bank customers regarding the factors branch ambience, employee behaviour and product quality were measured.

SM.H7.1: Branch ambience has a positive effect on customer loyalty

SM.H7.2: Employees' behaviour has a positive effect on customer loyalty

SM.H7.3: Product quality has a positive effect on customer loyalty

$H_0.83$: There is no significant difference between male and female customers with respect to the factors of customer loyalty

$H_0.84$: There is no significant difference among the various age groups of customers with respect to the factors of customer loyalty

$H_0.85$: There is no significant difference between educational qualification of customers with respect to the factors of customer loyalty

$H_0.86$: There is no significant difference between occupation of customers with respect to the factors of customer loyalty

$H_0.87$: There is no significant difference between customers' experience with the bank with respect to the factors of customer loyalty

$H_0.88$: There is no significant difference between customers having and not having account with other bank with respect to the factors of customer loyalty

Objective V: Examined the mediating role of customer satisfaction in the relationship between service quality and customer loyalty of Kerala Gramin Bank.

MED.H8.1: Customer satisfaction has a mediating role in the relationship between service quality and customer loyalty of Kerala Gramin Bank

Objective VI: The moderating effect of customers' trust on the effect of customer satisfaction on customer retention and word of mouth referrals were evaluated, and a SEM model was developed, which explained the sixth objective of the study

MOH.9.1: A higher level of customer satisfaction in the KGB services will result in higher customer retention.

MOH.9.2: A higher level of customer satisfaction in the KGB services will result in higher word of mouth referrals.

MOH.9.3: A higher level of customers' trust in the bank will result in higher customer retention.

MOH.9.4: A higher level of customers' trust in the bank will result in higher word of mouth referrals

MOH.9.5: The strength of the relationship between customer satisfaction and customer retention is moderated by customers' trust.

MOH.9.6: The strength of the relationship between customer satisfaction and word of mouth referrals is moderated by customers' trust.

1.10 Scope of the study

The scope of the study confined to an in-depth analysis of service quality and customer's post service behaviour of retail customers of Kerala Gramin Bank. In this study, the researcher identified the different aspects of service quality provided by KGB, such as tangibility, reliability,

responsiveness, assurance and empathy. The influence of branch ambience, employees' behaviour and product quality on customer loyalty also measured. The mediating role of customer satisfaction in the relationship between service quality and customer loyalty and the moderating effect of customers' trust on customer satisfaction and customer retention and word of mouth measured through the study.

1.11 Need and Significance of the study

Nowadays, attracting and retaining customers by providing quality service to the customers is a significant challenge for a commercial bank. Due to the high level of competition, banks offer various services and different strategies to satisfy the customers' needs. Therefore the banking institutions deliver extreme attention in preserving the relationship with the customers. Service quality influences customer satisfaction and creates loyalty. The regional rural banks ensure an economy's development by providing financial services to the unbanked sectors. They also need to provide quality service to the customers to exist in the highly competitive banking industry. Therefore it is significant to study the level of quality of services offered by the regional rural banks. In this research, the researcher tries to measure the quality of service provided by the Kerala Gramin Bank and identify the influence of different variables on customer loyalty. The customers' post service behaviour of Kerala Gramin Bank also needs to evaluate.

1.12 Research methodology

The present study titled 'Service quality and customers' post service behaviour of Kerala Gramin Bank' is descriptive and analytical in nature. To collect the responses, the study selected individual customers of Kerala Gramin Bank collected from different parts of the state of Kerala. The study collected

descriptive data about the characteristics of the population. Hence the study is descriptive. As the study formulated the hypotheses and tested them using various statistical tools, it is also analytical.

1.12.1 Sources of Data

Data required for the research work were collected and used from secondary and primary sources.

Secondary Data

Secondary data for the study were collected from various published sources like research journals, periodicals, books related to the area of study, various research publications, research dissertations and theses, study reports, KGB Annual Report 2020 and from websites of the Reserve Bank of India (RBI), National Bank for Agriculture and Rural Development (NABARD), Kerala Gramin Bank (KGB), and other websites in the banking sector and Regional Rural Banks.

Primary Data

In this research, the researcher tries to analyse the quality of service provided by Kerala Gramin Bank and the customers' post service behaviour. Primary data required for this purpose was collected from Kerala Gramin Bank customers through a structured and validated questionnaire.

1.12.2 Sample Design and Sample Size

Population

The population of the study comprised of retail customers of 634 branches of Kerala Gramin Bank in Kerala State.

Sample

A sample of 642 retail customers was required for the study. The data were collected from 642 customers of Kerala Gramin Bank by applying multi-stage sampling.

1.12.3 Sampling technique

The researcher adopted multi-stage sampling method to measure the service quality of KGB and customers' post service behaviour. In the first stage, districts of Kerala state were classified into three groups based upon the number of branches in each district. For this purpose, the number of branches of Kerala Gramin Bank was identified in each district. Then, quartiles based on the number of branches were calculated. The 14 districts of Kerala were classified into three strata such as district having lower number of branches, moderate number of branches and high number of branches as shown in the Table 1.1.

Table 1.1: District-wise classification of branches of Kerala Gramin Bank

Districts having lower number of branches	Number of Branches	Districts having moderate number of branches	Number of Branches	Districts having large of branches	Number of Branches
Alappuzha	17	Eranakulam	34	**Kannur**	**96**
Idukki	14	Kottayam	37	Kasaragod	58
Kollam	**25**	Pathanamthitta	31	Kozhikode	81
Palakkad	24	**Thrissur**	**46**	Malappuram	94
		Trivandrum	46		
		Wayanad	31		

Source: Records of Kerala Gramin Bank
Note: Districts shown in bold represents the districts selected from each stratum and the number of branches in the selected districts.

From each of these strata, three districts such as Kollam, Thrissur and Kannur were selected through the lottery method. 64 branches were selected (10 percentage of 634 branches) in proportion to the number of branches in the selected three districts, which comprise 10 branches from Kollam district, 18 branches from Thrissur district and 36 branches from Kannur district by applying simple random sampling method. A total of 642 customers were selected proportionately, such as 100 from Kollam district (i.e. 10 customers from each of the selected branches), 180 from Thrissur district (i.e. 10 customers from each of the selected branches) and 362 from Kannur district (i.e. 10 customers from 34 branches and 11 customers from 2 branches) as shown in Table 1.2.

Table 1.2: Selection of sample of customers of Kerala Gramin Bank

	Districts			Total
Selected districts of Kerala Gramin Bank	Kollam	Thrissur	Kannur	3 Districts
Number of branches in the selected districts	25	46	96	167
Number of branches selected from selected districts	10	18	36	64
Total number of customers from selected districts	100	180	362	642
Number of customers selected from each branch	10	10	10 from 34 branches and 11 from 2 branches	**642**

Source: Combined by the researcher

1.12.4 Sample size determination

The sample size was determined using the standard deviation from the pilot study of the sample of 60 respondents and allowed the standard error at the 5% level. The sample size was calculated using the following formula:

Sample size (n) = $(ZS/E)^2$

Where, Z= Standard Value corresponding to confidence level of 95% = 1.96

S= Sample Standard Deviation from the pilot study of 60 sample = 0.646

E= Acceptable Error = 5% (i.e., 0.05)

Hence, the sample size (n)   = $(ZS/E)^2$ = $(1.96*0.646/0.05)^2$ = 641.10

*The Sample size of the study were determined using the formula is 641.10. Therefore researcher finalised the sample size of the study as **642***

As the study's data analysis was based on CB- SEM techniques, the researcher also considered the sample size as per CB-SEM requirements. According to Tanaka (1987) Maximum Likelihood Estimation, 5:1 ratio of cases to free parameters are regarded as a sufficient sample size for performing SEM analysis. Therefore, 642 samples are considered adequate to run CB-SEM models perfectly.

1.12.5 Design of Questionnaire

The researcher used a paper-based questionnaire as the instrument for the survey, and it was in English and Malayalam. (Appendix A). The questionnaire consisted of three parts (Appendix A), which includes the following details:

Part 1: First part included questions to collect socio-demographic data of the respondents.

Part 2: Second part included questions for collecting the data for measuring the Service Quality provided by Kerala Gramin Bank with five constructs and level of Customer Loyalty with three constructs.

Part 3: The third part included questions for identifying Kerala Gramin Bank customers' post service behavioural responses with five constructs.

Demographic variables

The demographic variables of the present study includes gender, age, educational qualification, occupation, annual income, number of earning members in the family, number of years of relationship with the bank, type of services used, kind of account, kind of loans availed, association with other banks etc.

Customer Service Quality

Five dimensions of service quality (Parasuraman, Zeithaml, & Berry, 1985) are analysed, and the number of items in each construct analysed is mentioned in brackets.

1. Tangibility (4)
2. Reliability (4)
3. Responsiveness (4)
4. Assurance (4)
5. Empathy (5)

Customer Loyalty

Three factors are analysed, and the number of items in each construct analysed mentioned in brackets.

1. Branch Ambience (5)
2. Employee Behaviour (5)
3. Product quality (5)

Post Service Behaviour

Five factors are analysed, and the number of items in each construct analysed mentioned in brackets.

1. Customers' Trust (5)
2. Customer Satisfaction (5)
3. Perceived Value (3)
4. Customer Retention (4)
5. Word of Mouth Referral (4)

1.12.6 Pretesting of Questionnaire

The draft questionnaire was given to the experts in the field of research to know its content validity. To find out reliability and validity of the questionnaire, a preliminary survey was conducted. The draft questionnaire was given to 60 customers of Kerala Gramin Bank belongs to six branches in Thrissur District. Based on the pilot study, modifications and corrections were made, and the final questionnaire was prepared.

1.12.7 Reliability analysis

Table 1.3: Internal consistency analysis of the thirteen constructs by Cronbach's alpha for sample size 60 based on the pilot study

SI No.	Constructs	Cronbach's Alpha	No. of Items	No. of Items deleted
1	Tangibility	0.85	4	Nil
2	Reliability	0.92	4	Nil
3	Responsiveness	0.92	4	Nil
4	Assurance	0.91	4	Nil
5	Empathy	0.91	5	Nil
6	Branch Ambience	0.80	5	Nil
7	Employee Behaviour	0.94	5	Nil
8	Product Quality	0.87	5	Nil
9	Customers' Trust	0.98	5	Nil
10	Customer Satisfaction	0.96	5	Nil
11	Perceived Value	0.89	3	Nil
12	Customer Retention	0.96	4	Nil
13	Word of mouth referrals	0.95	4	Nil

Cronbach's Alpha values of the pilot study reveal that all constructs are reliable in their internal consistency. Generally, reliability coefficients of 0.70 or more are considered good (Nunnally, 1967). The coefficients 0.60 to 0.70 are desirable. Therefore, the researcher proceeds with further data collection.

Table 1.4: Internal consistency analysis of the thirteen constructs by Cronbach's alpha on the full-scale data

SI No.	Constructs	Cronbach's Alpha	No. of Items	No. of Items deleted
1	Tangibility	0.89	4	Nil
2	Reliability	0.92	4	Nil
3	Responsiveness	0.93	4	Nil
4	Assurance	0.93	4	Nil
5	Empathy	0.94	5	Nil
6	Branch Ambience	0.88	5	Nil
7	Employee Behaviour	0.95	5	Nil
8	Product Quality	0.92	5	Nil
9	Customers' Trust	0.96	5	Nil
10	Customer Satisfaction	0.94	5	Nil
11	Perceived Value	0.96	3	Nil
12	Customer Retention	0.94	4	Nil
13	Word of mouth referrals	0.96	4	Nil

Cronbach's Alpha values of the full-scale study reveal that all Cronbach's Alpha values are above 0.80. It means all constructs are reliable in terms of their internal consistency. Generally, reliability coefficients of 0.70 or more are considered good (Nunnally, 1967). The coefficients 0.60 to 0.70 are desirable.

1.12.8 Normality of data (distributional assumption)

Kolmogorov-Smirnov test was conducted to test whether the data are normally distributed or not (Sarstedt & Mooi, 2014).

Table 1.5: Normality of data by Kolmogorov-Smirnov test

SI No.	Constructs	Kolmogorov-Smirnov test		
		Statistic	DF	Sig.
1	Tangibility	0.018	642	0.200*
2	Reliability	0.017	642	0.200*
3	Responsiveness	0.016	642	0.200*
4	Assurance	0.015	642	0.200*
5	Empathy	0.019	642	0.200*
6	Branch Ambience	0.018	642	0.200*
7	Employee Behaviour	0.019	642	0.200*
8	Product Quality	0.017	642	0.200*
9	Customers' Trust	0.016	642	0.200*
10	Customer Satisfaction	0.020	642	0.200*
11	Perceived Value	0.017	642	0.200*
12	Customer Retention	0.016	642	0.200*
13	Word of mouth referrals	0.017	642	0.200*

* This is a lower bound of the true significance

It can be inferred from the above table that all P values of the Kolmogorov-Smirnov test are greater than 0.05. It means that the data of each construct possess normal distribution properties.

1.12.9 Statistical tools and software packages used for data analysis

1. To study the service quality factors offered by Kerala Gramin Banks, Mean, Standard deviation, One sample t test, Independent t test, Analysis of Variance (ANOVA), Tukey HSD Post hoc test, Quartile Deviation, Percentage Analysis, and Chi-Square tests are used with the help of IBM SPSS 21 software package

2. To investigate the post service behaviours of the Kerala Gramin Bank customers, Mean, Standard deviation, One sample t test, Independent t test, Analysis of Variance (ANOVA), Tukey HSD Post hoc test, Quartile Deviation, Percentage Analysis, and Chi-Square tests are employed with the help of IBM SPSS 21 software package

3. To develop a Structural Equation Model for Kerala Gramin Bank which links the service quality and customers' post service behaviours, Co-variance Based Confirmatory Factor Analysis (CB-CFA) and Structural Equation Modelling (CB-SEM) techniques were adopted with the help of IBM SPSS AMOS 21 software package

4. To explore the influence of branch ambience, employees' behaviour and product quality on customer loyalty of Kerala Gramin Bank, Mean, Standard deviation, Independent t test, Analysis of Variance (ANOVA), Tukey HSD Post hoc test and Structural Equation Modelling (CB-SEM) techniques were used with the help of IBM SPSS & AMOS 21 software package

5. To examine the mediating role of customer satisfaction in the relationship between service quality and customer loyalty, Structural Equation Modelling techniques and Sobel's test for significance of mediation testing were employed with the help of IBM SPSS AMOS 21 software package.

6. To extract the moderating effect of customers' trust on the effect of customer satisfaction on customer retention and word of mouth referrals, Structural Equation Modelling (SEM) techniques and Simple slop test of two-way interaction effect for unstandardised variables for moderation effect were employed with the help of IBM SPSS AMOS 21 software package and MS excel statools package.

1.13 Operational definitions

Service quality: It is the extent to which the service meets the expectations of the customers. Service quality is a careful evaluation that replicates the customer's perception of specific dimensions of service, namely reliability, responsiveness, assurance, empathy, and tangibility.

Post service behaviour: Post service behaviour means the opinion of the customer after experiencing the service. It is the reaction of the consumer after enjoying the services provided by Kerala Gramin Bank.

Loyalty: Customer loyalty specifies the extent to which customers are devoted to the services of the bank. A customer tends to continue with the bank's services on a repeated and exclusive basis and recommend the services to friends and relatives.

Tangibility: Tangibility means the physical appearance of the bank such as facilities available, equipment, appearance of the people and neatness of physical environment.

Reliability: Reliability is the capacity of the bank to address the needs of the customers' promptly without any mistakes and the ability to solve the problems they face.

Responsiveness: Responsiveness means the willingness of the bank to provide attentiveness and promptness in dealing with customer's requirements, enquiries, grievances and difficulties.

Assurance: It is the bank's ability to provide the services quickly and efficiently. It includes the behaviour of the employees and their knowledge to answer the queries of the customers.

Empathy: Empathy means the ability of the employees to provide individual attention to the customers. It is the ability of the bank to maintain a strong customer relationship.

Branch Ambience: It means the facilities available in the bank branch. It includes the number of counters, parking facility, the layout of the branch, comfort and easiness in dealings.

Employee behaviour: employee behaviour means the behaviour of the employees of the bank towards the customers. Employee's willingness to help customers, quick and efficient customer service, speed of response and quality of service are considered in the employee behaviour.

Product quality: The availability of the products of the bank to meet the needs and wants of the customers at an affordable price.

Trust: Trust the confidence of customers in the overall activities of the bank.

Customer satisfaction: The ability of the bank to meet the expectations of the customers.

Perceived value: Perceived value means the customers' judgment on the services delivered by the bank based on their ability to meet customer expectations and the price they paid for the same.

Customer retention: Retention means the customers' willingness to continue with the bank's services and keep a strong customer relationship.

Word of mouth referrals/ Intention to recommend: It means the readiness and aptitude of the customer to recommend the services of the bank to friends, relatives and other people he knows.

Customer: A customer is a person who makes regular transactions with a bank and who has at least one year of experience with the bank. It includes only retail customers of the bank. Retail customers are members of the general public taking care of their personal financial needs. The retail customers in this study include the individual customers who opt for retail banking services like saving account, cash credit holders, fixed deposits, recurring deposits, loan account holders and availing facilities of the locker. It excludes the current account holders.

1.14 Limitations of the study

1. The present study covers only five dimensions, but there can be the possibility to study more dimensions of the service quality scale.

2. Respondents might not have been able to put forward their views, as per their wish, because of the structured form of the research instrument.

3. The present study has relied mainly on the quantitative methodology of data collection and is therefore restrictive. The methodological assumption is that all respondents will have the same exposure to the intervening external variables, which may not be accurate in practice. Thus, the effects of these variables may not be familiar to all customers that may influence how they respond in the perception of service quality

4. As the market dynamics keep on changing and so the consumer behaviour. Hence, the results obtained with the help of this questionnaire may not remain applicable in the future.

5. The present study focused only on the retail customers of the Kerala Gramin Bank. Other types of customers are excluded entirely. Hence it

is not possible to generalise the outcome of the research to all customers of the bank.

1.15 Scheme of work:

Chapter 1: Introduction

The first chapter includes the introduction, research problem, scope of the study, significance of the study, research questions, research objectives, hypothesis, research methodology, operational definitions, and limitations.

Chapter 2: Review of literature

A detailed literature review conducted by the researcher in the area of study is drafted in the second chapter. The reviews include the studies done in service quality, customer satisfaction, customer loyalty and consumer behaviour. In addition, the studies conducted in the regional rural banks by different researchers are also included in the review of the literature.

Chapter 3: Theoretical framework

The third chapter of the present study includes the basic information related to the development of Regional Rural Banks and Kerala Gramin bank. The fundamental theoretical framework was about customer service quality, consumer behaviour, customer loyalty and customer satisfaction.

Chapter 4: Customer service quality

The fourth chapter covers the first objective of the research, to study the service quality offered by Kerala Gramin Bank. It also examines the level of service quality provided by the Kerala Gramin Bank and its socio-demographic association among the bank customers. Besides this, mean rank

comparison and its socio-demographic difference among the bank customers were also examined.

Chapter 5: Post service behaviour of customers

The fifth chapter contains the second objective of the study. It includes the post service behaviour of the Kerala Gramin Bank customers and its association with various socio-demographic profiles of the customers.

Chapter 6: Structural Equation Model

The sixth chapter covers the third objective of the study. The linkage between the service quality and post service behaviour of customers of the Kerala Gramin Bank described.

Chapter 7: Customer loyalty

The seventh chapter covers the fourth objective of the study to explore the influence of branch ambience, employees' behaviour and product quality on customer loyalty of Kerala Gramin Bank.

Chapter 8: Mediating role of customer satisfaction in the relationship between service quality and customer loyalty

The eighth chapter explains the mediating role of customer satisfaction in the relationship between service quality and customer loyalty of Kerala Gramin Bank.

Chapter 9: Moderating effect of customers' trust on the effect of customer satisfaction on customer retention and word of mouth referral

The ninth chapter deals with the final objective of the study to extract the moderating effects of customers' trust on the effect of customer satisfaction on customer retention and word of mouth referral.

Chapter 10: Summary of findings, Recommendations and Conclusion

The final chapter covers the vital part of the thesis – the study's significant findings, recommendations based on the analysis, and finally, concluding remarks of the study. Results are presented based on the objectives of the study. Besides these, the major limitation of the study and directions for future research were also included.

1.16 Conclusion

A blueprint of the study is mentioned in the first chapter. It includes the research questions, objectives of the study, scope, need and significance, research methodology and operational definitions. The objective wise formulated hypotheses are also mentioned. The present chapter ends with the chapterisation of the study.

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Chapter 2

Review of Literature

2.1 Introduction

The study titled 'Service quality and post service behaviour of customers' of Kerala Gramin Bank' attempts to evaluate the level of customer service quality provided by the Kerala Gramin Bank. In addition to that, the study also tries to understand the level of customer satisfaction and factors influencing customer loyalty in the bank. The mediating effect of customer satisfaction in the relationship between service quality and customer loyalty also measured. To attain these objectives, the researcher conducted an extensive review and identified constructs and variables related to the study area.

Various reviews of literature related to the study depicted in this chapter. The reviews divided into eight parts such as:

1. Customer service quality
2. Customer satisfaction
3. Customer loyalty

4. Post purchase behaviour

5. Customer service quality and customer satisfaction

6. Customer satisfaction and customer loyalty

7. Customer service quality, customer satisfaction and customer loyalty and

8. Regional Rural Banks

2.2 Customer Service Quality

This section deals with various reviews related to customer service quality towards various services.

(Afrin, 2012) conducted an explorative study on the quality of customer service in the banking sector of Bangladesh. It aims to identify the need to improve service quality and trace the influential factors of service quality of the banking sector. Opinion related to the service quality, in five dimensions of SERVQUAL model, collected from customers of five major banks in Bangladesh. The study identified responsiveness as the most important dimension of service quality followed by tangibles, reliability, assurance and empathy. The selected banks also ranked according to the overall quality of service provided to the customers.

(Alkhlaifat & Alshaweesh, 2017) established the impact of relationship quality and service quality on e-advertisement. The data collected from CEOs and managers of 119 advertisement companies in Jordan. The variables such as trust, commitment and satisfaction used to evaluate the level of relationship quality and the five dimensions of service quality such as reliability, assurance, responsiveness, assurance and tangibility used in the study. All the considered variables of relationship quality significantly and positively influence the success of e-advertisements. The reliability dimension positively related to e-

advertisement, whereas the tangibility and responsiveness had an insignificant impact. The study also revealed the moderate impact of knowledge management on the association between relationship quality and e-advertising success. However, it was insignificant in the relationship between service quality and the success of e-advertising.

(Ananth, Ramesh, & Prabaharan, 2011) conducted a study to measure the service quality gap in private sector banks in Nagapattinam district in Tamilnadu. Sample of 200 respondents selected for the study by using the convenience sampling method. Along with the fivefold dimensions of the SERVQUAL model, accessibility dimension added, which seems to fit the study. Gap analysis and Multi regression analysis were used for data analysis. The highest gap between expectation and perception identified in the empathy dimension, followed by accessibility dimensions. The Multi regression analysis revealed that the dimensions such as empathy, reliability and assurance dimensions positively influenced the customer service quality.

(Aruna, 2018) conducted a study that evaluated the dimensions of service quality on electronic banking services. The dimensions such as reliability, responsibility, tangibility, assurance, empathy, efficiency, fulfilment, and privacy are considered for measuring service quality. There was no significant difference among the dimensions of service quality on e-banking services. Among the eight factors employed in the study, the most crucial factor affecting service quality was reliability, responsiveness, tangibility etc. The least significant dimension was privacy. The service quality had a great influence on customer satisfaction.

(Balaghi, 2014) measured the service quality gap in the private sector banks in Iran. In addition to the five dimensions of the SERVQUAL model, accessibility dimensions also included in the study. From the evaluation, it was

clear that the most significant gap exists in the empathy dimension. The minuscule gap had been found in the responsiveness dimension. The result of multi regression analysis showed that the dimensions such as empathy, reliability and assurance dimensions positively influenced the service quality of banks in Iran.

(Cook & Verma, 2002) conducted an exploratory study, through which the authors explored the linkage between quality system, service quality and performance in a banking institution in Hong Kong. An evaluation of service quality from the point of view of the service providers was the peculiar feature of the study. The data collected from 147 front-line employees who worked at 28 retail branches of the bank. The study results showed that the quality system had an impact on service quality, which influenced performance excellence in the banking industry. The results also supported the "service profit chain", which states the impact of five dimensions of service quality on the institution's performance in terms of monetary gain and value gain. The study highlighted the importance of evaluating service quality and its impact from the point of view of employees.

(Culiberg & Rojsek, 2010) conducted a study among 150 customers of banks in Slovenia by using the convenience sampling method. The study was based on the SERVPERF model of measuring service quality and used 28-items on a six-point Likert scale. Six dimensions of service quality such as reliability, responsiveness, assurance, access, empathy and tangibles were used for the study. The dimensions such as assurance and empathy considered as the most critical factors which affect customer satisfaction.

(Desta, 2011) aimed to measure the quality of banking service provided by a particular branch of State Bank of India and determine the relationship between service quality and customer satisfaction. Eighty-five samples

selected from the customers, and data collected from them by using the dimensions of the SERVQUAL model. To test the hypothesis, one-way ANOVA, independent sample t-test and multivariate regression employed. The gap between the expectation and perception identified regarding the services provided. Highest level of the gap identified in the reliability dimension, which influences customer satisfaction. Tangible ranked as the least affecting dimension of service quality.

(Franco & Jowerts, 2017) aimed to make a comparison of service quality of private and public sector banks in Tirunelveli district. The study focused on five dimensions of service quality: assurance, tangibility, empathy, reliability, and responsiveness. Data from 672 respondents collected by using stratified random sampling. The analysis showed that the customers were satisfied with the bank's services, but they expect more to cope with the technological advancement in the banking scenario. The main problem faced by the customers of public sector banks was waiting in queue for getting services. In contrast, lack of satisfactory services was the main problem faced by the customers of private sector banks. The highest gap between customers' expectation and perception, existing in the responsiveness dimension and the lowest gap identified in the reliability dimension, is in the case of both the public and private sector banks.

(Gautam & Singh, 2014) conducted their study to measure and compare the quality of service provided by public sector banks and foreign banks in India. The five dimensions of the SERVQUAL model used to accomplish the study's objectives and data collected from 150 respondents. The study revealed a negative service quality gap, which indicates that they provide more than the customers' expectation, except the responsiveness dimension, in foreign banks. But in the case of public sector banks, there is a significant gap between

expected and perceived aspects in all service quality dimensions. So the study concluded that the foreign banks were operating in India performing well than the public sector banks in terms of service quality.

(Handrinos, Folinas, & Rotsios, 2015) used SERVQUAL model to measure the quality of service provided by locally-based Small-Medium Enterprise store located on a farm school campus. The analysis identified security, reliability and empathy as the three most crucial service quality dimensions as far as an SME considered. Thus, the study outcomes help the small and medium enterprises satisfy the needs of their customers by concentrating on the most critical dimensions of service quality.

(Kadasah & Ageel, 2015) aimed to evaluate the quality of service provided to clients by the banks in the city of Jeddah, Saudi Arabia. The study covered only the employed customers of banks, and the data collected using a five-point Likert scale. Well trained and professional employees helps the banks to provide quality services on time, which provide a high level of satisfaction to its customers. Female, high-income respondents and educated people were found to be highly satisfied. The study revealed that the quality of services from the banks high in general and significantly affect customer satisfaction. The satisfaction derived from service quality dimensions differs based on age, gender, income and education.

(Kamlani, 2016) made a comparative analysis of service quality gaps between public and private sector banks in Nagpur using the SERVQUAL model. The study analysed the service quality gaps in all five dimensions in public sector banks. Higher levels of gaps shown in the reliability and responsiveness dimensions. In private sector banks, the high level of service quality gaps identified in the dimensions such as empathy and assurance. The two-sample t-

test showed a significant difference between public and private sector banks based on the quality of service.

(Khatib & Akroush, 2009) in their study examined the relationship between service quality functional and technical dimensions and the performance of banks based on financial performance and customer satisfaction. In the study, the data collected from 390 managers who worked in the banks in Jordan. The model considered the functional quality and technical quality as independent variables and the banks' performance in terms of financial indicators and customer indicators as the dependent variable. To test the model and hypothesis, ANOVA and multiple regression analysis used. The analysis results showed a positive and significant relationship between dimensions of service quality and dependent variables. Service quality has a positive influence on the performance of the business.

(Kulasin & Santos, 2005) made a review of the SERVQUAL concept. The study's main aim was to point out major drawbacks of the model and defend the most popular and fruitful model to measure service quality based on many reviews. Non-applicability of all dimensions in different service areas was one of the significant problems of the SERVQUAL model. But the model considered a reliable and valid multiple-item scale, used to understand better the expectations and perception of customers to improve service provided to them. So it could be applicable across a broad spectrum of service.

(Lakshmi & K, 2017) attempted to evaluate the capability of a regional rural bank and a co-operative bank to serve the needs of rural people in one of the northern district of Kerala. Multi-stage sampling was used to identify 300 and 200 respondents of the selected regional rural and cooperative banks. The study proved that the Kerala Gramin Bank provide a higher level of satisfaction to its customers than Kannur District Cooperative Bank in terms of

service quality. By engaging more responsive employees and changing their attitude, the cooperative bank can satisfy their customers.

(Lee & Lin, 2005) examined the relationship between dimensions of e-service quality and customer satisfaction, and purchase intentions. The data collected from 297 e-customers. The dimensions such as reliability, responsiveness, trust, personalisation and website design were used in the research model. Trust is the most effective dimension of e-service quality followed by reliability, responsiveness, website design, and personalisation. The personalisation dimension showed the least impact on service quality and satisfaction because customers were afraid of losing personal information without their knowledge. Through the study, a modified SERVQUAL model for evaluating the e-service quality developed.

(Lohani & Bhatia, 2012) made a comparative assessment of the quality of service provided by public and private sector banks in Lucknow city. Five dimensions of service quality used to measure the expectation and perception of customers. From the evaluation, the dimensions such as reliability, responsiveness, and assurance were identified as the most essential strategic determinants of service quality in both private and public sector banks. It also revealed that the customers of private sector banks satisfied than public sector banks as they got a better quality of service. The public sector banks could meet their customer's expectations, improve customer satisfaction, retain their existing customers, and attract new customers.

(Loke, Taiwo, Salim, & Downer, 2011) conducted a study in the telecommunication sector. Service quality and satisfaction level attained by the customers in a telecommunication service provider evaluated. The impact of five dimensions of SERVQUAL model and regression model used to measure the relationship between service quality and customer satisfaction level.

Customers give minor importance to the tangibility or physical factors. It shows that the customer gives minor importance to the physical appearance while comparing it with the other service quality dimensions. For attracting and retaining customers, the telecommunication service providers must ensure the reliable and prompt service than any other factors.

(Mukherjee & Nath, 2005) conducted an empirical assessment of different models for measuring the service quality. Modified gap model, TOPSIS and loss function were considered under study. Opinion regarding the customers' expectation and perception collected from 410 respondents through a structured questionnaire. The collected data applied and evaluated in all three models. The comparison of results of three models also made in the paper. From the conclusions, all the three models under consideration are equally suitable for measuring the service quality, and each model has its advantages and disadvantages. The application of a particular model purely depending upon the situation and suitability.

(Mukherjee, Nath, & Pal, 2003) aimed to develop a theoretical framework for measuring the efficiency of the banking sector in India, which evaluated the performance of 27 public sector banks. The relationship between physical and human resources, service quality and performance established through the study. The conceptual model classified the overall efficiency into quality efficiency and profitability efficiency. The efficiency models concluded that 29% of the public sector banks were efficient in terms of quality, and 33% of Indian banks were efficient in profitability. The findings provide information about the inefficient use of the available resource, including human resource available to the banks.

(Munhurrun, Lukea-Bhiwajee, & Naidoo, 2010) conducted a study that analyses Mauritian public service's service quality from the point of view of

front-line employees and customer perception service quality. An evaluation of the gap between customer expectation and the value of service from front line employees identified. It also considered the activities done by the public service department to meet the customer's requirements at a high level of quality. Five dimensions of the SERVQUAL model, such as Tangibles, Reliability, Responsiveness, Assurance and Empathy, are used to measure the quality of service in the study. Higher level of the gap identified in the reliability dimension followed by responsiveness, assurance, tangibles and empathy. The researcher suggested proper communication related to the customers' expectations to the front line employees and required training to meet the customers' expectations to bridge the gap.

(Parasuraman, Zeithaml, & Berry, 1985) attempted to develop a conceptual model for service quality. The service providers face the problem of assessing satisfaction because of the intangibility feature of the service. Five gaps demonstrated in the model proposed by the researchers, such as consumer expectation-management perception gap, management perception-service quality specification gap, service quality specifications-service delivery gap, service delivery-external communications gap and expected service-perceived service gap. Ten determinants of service quality such as access, communication, competence etc.

(Patidar & Verma, 2013) conducted a study to measure and compare the service quality offered by public and private sector banks in Indore. The study also aims to find the key factor that helps the bank enjoy a competitive advantage and customer satisfaction. Five dimensions of the service quality model were used to measure service quality and compare the gap score. The study covered current account holders of the banks because they are the only customers who had a daily transaction with the banks. More gap between

expected and perceived quality of service was identified in public sector banks than the private sector banks. In public sector banks, a high gap score was shown in responsiveness, followed by tangibility and empathy. Nevertheless, in private sector banks, the high level of gap score measured in the empathy dimension followed by responsiveness and reliability.

(Prasad & Prasad, 2015) aims to measure the quality of service provided by commercial banks in rural areas. The study considered the private, public and regional rural bank. The evaluation of service quality made with the help of five dimensions of service quality. The gap analysis based on these dimensions shows the high level of gap existing in responsiveness, followed by empathy, reliability, tangibles, and assurance, in private and public sector banks. On the contrary, the regional rural bank's high level of gap exists in tangibles, followed by empathy, reliability, responsiveness, and assurance. A minor level of the gap existing the assurance dimension of service quality irrespective of commercial banks in rural areas.

(Rajalakshmi, 2016) attempted to compare the difference in the service quality among public, private and foreign banks in Chennai city. The analytical and descriptive study used fivefold dimensions of the SERVQUAL model the study. Based on gap scores, responsiveness shows the highest gap between expectation and perception, followed by reliability, empathy, assurance and tangibility. It also identified the significant difference in satisfaction based on income, occupation and type of bank. The banks have to take the necessary steps to meet the customers' expectations and reduce the gap between expectation and perception in all aspects.

(Rathee, Deveshwar, & Rajan, 2014) aims to identify the service quality gaps in private sector banks. The gap between customer expectation and perception of service quality measured using the fivefold dimensions of the SERVQUAL

model. Convenience sampling method adopted for collecting the data from the customers belonging to five private banks. A gap analysis used to evaluate the service quality gaps. The researcher identified that the highest gap found in the reliability and empathy dimensions. Only by providing individual attention to specific needs, the private sector banks can retain their customers in the highly competitive market because of the strong customer base made by the public sector banks.

(Sudhamani & Kalyanaraman, 2013) studied the consumer perception of service quality in the banking sector. One hundred respondents of HDFC bank selected randomly and collected data. The customers' perception and expectation identified with five points Likert scale and evaluated with one way ANOVA. The study identified that the customers satisfied with factors like ATM location, internet banking etc. The demographic factors highly influenced the perception of customers, and hence it influenced the service quality.

(Tripathi, 2013) aimed to identify the level of awareness regarding the service quality in public sector banks at Varanasi. The study also covered the measurement and evaluation of service quality in selected public sector banks. Data collected from 250 respondents, and a seven-point Likert scale used for the study. The aspects of the SERVQUAL model applied to measure the expectation and perception of customers of the bank. The highest score shown in the reliability and assurance dimensions of the model. The highest level of the gap between expectation and perception was identified in the reliability factor because the banks failed to provide the service on time. The bank employees promised to do so. However, they were delighted in the modern outlook and their interest in solving the problems faced by the customers related to delay in providing required and demanded services by the customers.

(Yesilada & Direktor, 2010) conducted a study that aims to compare the service quality of public and private sector hospitals in Northern Cyprus. It evaluated the service quality by considering three dimensions such as reliability, empathy and tangibles. Five dimensions of the SERVQUAL model not suitable for the health care industry. Data collected from 806 respondents. Highest level of gap identified score identified in the reliability dimension in the case of public hospitals. The higher level of gap score in all the three dimensions of service quality in the public sector hospitals than the private hospitals indicates patients' dissatisfaction in the public sector hospitals.

(Zeithaml, Berry, & Parasuraman, 1993) in their study entitled "the nature and determinants of customer expectations of service" developed a conceptual model for measuring customers' service expectations. The service expectations are classified, such as desired service, adequate service and predicted service. The study provided a comprehensive framework for service expectations and their antecedents. The study laid a base for research in the area of measuring the quality of services.

2.3 Customer satisfaction

The studies related to customer satisfaction explained in this section.

(Adams, Bashiru, & Abdulai, 2016) studied the level of customer satisfaction provided by the GCB bank in Ghana. It also aimed to study the bank's products and services' capability to fulfil the customers' expectations. Using the accidental sampling method, 155 customers selected, and a questionnaire used to collect the data from them. The customers of the bank were not satisfied with the products and services. The bank was unable to meet the expectation of the customers in terms of quality.

(Agarwal & Kamal, 2015) conducted a study to analyse the customer satisfaction in the oriental bank of commerce to identify the impact of service quality in a commercial bank. Primary data collected from 100 customers bank used to evaluate the level of satisfaction, and the SERVQUAL model applied to meet the purpose of the study. The variables of the model include tangibles, reliability, responsiveness, assurance and empathy used in the study. Reliability and service interactions were identified as the most significant factors, while tangibility and efficiency were the insignificant factors that affected customer satisfaction.

(Anand & Selvaraj, 2012) studied the impact of demographic variables on customer satisfaction in the State Bank of India. Opinion of a sample of 50 respondents evaluated by using chi-square test and weighted average. The analysis results showed no significant relationship between customer satisfaction and the variables of demographic profile considered for the study, such as gender, occupation, marital status, etc. The major factors affecting customer satisfaction were the choice of bank, experience, personal contact with staff, and the bank's capability to meet the customers' expectations.

(Asfour & Haddad, 2014) studied the impact of mobile banking services on the e-satisfaction of customers of commercial banks in Jordan. The variables such as reliability, accessibility, safety, navigation, flexibility, ease of navigation and efficiency considered for the study. The opinion from 360 customers belongs to four major commercial banks in Jordan collected, and simple regression applied to test the study's hypothesis. Banking services provided through mobile phones had a strong influence on creating e-satisfaction among customers. Out of the selected variables considered, privacy and accessibility were the most critical dimensions of customer satisfaction.

(Belas, Koraus, Kombo, & Koraus, 2016) examined the relationship between customer satisfaction and the capacity of the bank to provide security in the transactions of the customers over the internet. The study states that there was such a significant difference between trustworthiness and the factors considered, such as age, gender and level of education. 90% of the respondents used electronic modes of banking even though their trust in the security provided by banks much low.

(Bihari & Mahapatra, 2016) conducted a study to identify factors affecting customer satisfaction in the retail banking sector. The five dimensions of service quality measured by using five points Likert's scale. Among the five dimensions considered, the reliability dimension followed by responsiveness and assurance. The least affecting dimension of service quality on customer satisfaction was tangibility. The banks must ensure the promptness of services to their customers.

(Dastane & Fazlin, 2017) made a reinvestigation of crucial factors of customer satisfaction which affect retain the customer in the Malaysian fast food industry. Customer satisfaction factors such as product quality, service quality, price, facility, and emotional factor considered in the study. Results showed that customer retention depends on customer satisfaction. The facilities provided by the fast-food industry had a significant positive impact on customer satisfaction. The most important factor of customer satisfaction was the emotional factor, followed by store facility, service quality, and product quality.

(Doddaraju, 2013) conducted a study that focused on measuring the satisfaction attained by banks' customers in the Anantapur district of Andrapradesh. The comparison of private and public sector banks in terms of cost, convenience, facility, modernisation and promptness of attending

customers' needs also made through the study. There was no significant difference in income and occupation of customers in private and public sector banks in the selected geographical area. The account opening process, working hours, the loan's interest rate, processing charges, rate of return, overdraft facility and internet banking showed a significant relationship with customer satisfaction.

(Franklin & Arul, 2014) focused on the comparative analysis of customer satisfaction based on service quality dimensions between private and public sector banks in Chennai city. SBI and Indian Overseas Bank from the public sector and ICICI and HDFC bank from private sectors were selected, and a sample of 120 respondents identified. The customers' expectations and perception collected by using a five-point Likert scale based on the five dimensions of the SERVQUAL model. The customers of private sector banks expect more than the customers of public sector banks. At the same time, the service quality gap was minimum in the case of the private sector than public sector banks. The customers of private sector banks satisfied in terms of tangibles, responsiveness and empathy. The reliability dimension showed the same level of satisfaction to all customers irrespective of the type of bank. The public sector banks perform well than in the case of the assurance dimension. Overall the private sector banks perform well in case of customer satisfaction.

(Haq & Muhammad, 2012) had identified the significant factors affecting customer satisfaction in the banking sector of Pakistan. The study considered the variables such as customer service, technology, location, price, infrastructure, and reliability, affecting customer satisfaction. The private sector banks satisfy their customers by multiple branches at convenient places and new technology that might not be available in any public sector banks. The customers of public sector banks are satisfied because of their reputation,

reliability, and lower prices for the services. The customers of private sector banks were more satisfied than public sector banks if they compared different factors of satisfaction.

(Ma & Zhao, 2012) analysed the factors of website quality of a bank, which affect the customer satisfaction in the commercial banking sector of China. The variables such as accuracy, ease of use, design, content, security, information, technologies, interactivity, and efficiency influence the website service quality considered for the study. The factors such as interactivity and efficiency had a significant effect on customer satisfaction. Security and information also found as the significant factors of website service quality that leads to customer satisfaction. The significant role of website service quality on customer satisfaction proved through structural modelling.

(Mehta, 2013) examined customer satisfaction between public and private sector banks in the Navsari city of Gujarat. The data collected from a sample of 300 respondents evaluated by using one way ANOVA. The variables such as the process of opening an account, working hours of the bank, location of the bank, the process of loan sanction, the interest of the loan, rate of return, process charges levied by bank, overdraft facility, internet banking, mobile banking etc. used to measure and compare the satisfaction level. The factors such as the process of opening an account, working hours, location, interest on loan, process charges, rate of return, overdraft facility, demat account, and internet banking facility had a significant role in customer satisfaction.

(Murugiah & Akgam, 2015) aimed to study the level of satisfaction in the banking sector of Libya based on the perception of customers towards the service quality. Data collected from 150 customers of banks in Libya with the help of a structured questionnaire. Service quality, customer loyalty and security were the three variables considered in the study. Service quality and

customer loyalty showed a positive and significant impact on customer satisfaction, while negative and significant relationships found between security and customer satisfaction. Among the selected variables, customer loyalty is considered the most significant factor affecting customer satisfaction in the banking sector of Libya.

(Ray, 2018) identified that the customers of private sector banks satisfied higher than the public sector banks in Bangladesh. The five dimensions of service quality such as tangibles, responsiveness, reliability, assurance e and empathy considered and their effect on customer satisfaction evaluated. The analysis showed that the customers of both private and public sector banks influenced by the tangibility dimension. The location of the bank also highly influence customer satisfaction. Customers were more satisfied with the services of private sector banks than public sector banks.

(Sabir, Ghafoor, Akhtar, Hafeez, & Rehman, 2014) conducted a study to identify the factors affecting customer satisfaction in the banking sector of Pakistan. The relationship between service quality, customer satisfaction and customer loyalty established. Data collected from 72 respondents belong to four cities of Pakistan. The analysis results showed a significant positive relationship between service quality and customer satisfaction, which had a high level of influence on customer loyalty.

(Sakthi Devi & Eswaran, 2016) studied the customer satisfaction provided by the State Bank of India in Erode district. A sample of 80 respondents collected by using a convenient sampling method. The satisfaction measured based on ATM services, internet banking services, telebanking charges and mobile banking services. From the chi-square test, there was a significant difference in satisfaction based on the age and gender of respondents. Only in mobile

banking services did there be no significant difference in satisfaction based on gender.

(Selvamuthu & Rameshkumar, 2018) studied the level of satisfaction enjoyed by the customers of SBI through their ATM services in Erode District. The sample study conducted with a sample of 200 respondents, and percentage analysis, standard deviation, and chi-square test were employed to evaluate customer satisfaction. The customers were satisfied with the services provided through ATM services. The chi-square test found that the age and period of usage significantly influence satisfaction simultaneously; all other demographic factors had no significant influence.

(Venugopalan & Ashraf, 2018) compared the service quality and customer satisfaction between private and public sector banks in Kerala. The five dimensions of the SERVQUAL model used to measure service quality and customer satisfaction. The level of service quality showed very high in all dimensions. The t-test results showed no significant difference between the public and private sector banks in terms of service quality and customer satisfaction.

2.4 Customer loyalty

The review of previous literature on the topic of customer loyalty explained in this part.

(Afsar, Rehman, Qureshi, & Shahjehan, 2010) made a study to identify customer loyalty and the interrelationship between these factors in the banking sector of a developing country. The data collected from 316 respondents by using a validated questionnaire. The factors affecting customer loyalty such as perceived quality, satisfaction, trust, switching cost and commitment used for the study. The most critical factor influencing loyalty was customer

satisfaction followed by commitment, perceived quality, switching cost, and trust based on the analysis.

(Ali, Leifu, & Rehman, 2014) in their research attempted to study the effect of service quality, trust and reputation on customer loyalty in the banking industry of Pakistan. A sample of 645 customers of the banks selected for the study. The three independent variables considered for the study had a strong, positive and significant impact on the dependent variable, i.e. customer loyalty. From the comparative analysis of private, public and foreign banks, it was clear that the private sector banks had a good reputation in the Pakistan banking sector. The general public showed more trust towards private sector banks. Based on banks' quality of service, the foreign banks perform well while comparing with the public and private sector banks.

(Bhat, Darzi, & Parrey, 2018) conducted a study to identify the role of customer knowledge management and customer satisfaction on customer trust in the private banking sector. Structural equation modelling used to establish the relationship between the variables. The data collected from 412 customers of private banks by employing a questionnaire. The study identified the significant and positive impact of customer knowledge management and customer satisfaction on customer trust, creating loyalty. Customer knowledge management had more impact on customer trust than customer satisfaction. Customer satisfaction would lead to customer loyalty if customer trust created.

(Bojei & Alwie, 2010) examined the role of relationship quality dimensions on customer loyalty. Interpersonal factors such as closeness, communication, quality of communication and special care considered as aspects of relationship quality. On the other hand, commitment, trust and satisfaction considered as the aspects of the firm. Among the considered variables, the commitment aspect had the most decisive influence on relationship quality,

followed by closeness, special care, trust, etc. The communication quality had the weakest influence: credibility, accuracy adequacy, and completeness of information needed to improve the quality of communication. Relationship quality had a high level of influence on customer loyalty.

(Bontins, Booker, & Serenko, 2007) examined the mediating effect of organisational reputation on customer loyalty and service recommendation in the banking industry. A survey among 8098 respondents conducted and the collected data used to test the model developed by using Partial least squares. From the analysis, there was a link between customer satisfaction and loyalty (moderate). The relationship between customer satisfaction and corporate reputations also found as significant. Thus, corporate reputation partially mediates the effect on customer satisfaction and loyalty.

(Casalo, Flavian, & Guinaliu, 2008) conducted a study to identify the role of customer satisfaction and website usability on customer loyalty in e-banking services. Website usability had a positive effect on customer satisfaction and loyalty. Therefore, the banks should provide more concentration on ease of use and identify customers' needs to develop loyalty and positive word of mouth marketing.

(Hallowell, 1996) in their study impact of customer satisfaction and customer loyalty on the profitability of the banking sector evaluated. The interrelation between the considered variables evaluated by using regression analysis. The result of regression analysis strongly supports the relationship between the variables under study. Customer satisfaction supports customer loyalty and leads to customer retention.

(Ndubisi, 2007) aimed to identify the relationship between marketing strategy on customer loyalty in the banking sector in Malaysia. The four critical

variables of relationship marketing are commitment, communication, trust and conflict handling considered in the study, and multiple regression analysis to evaluate customer loyalty. A sample of 220 bank customers used for the study. From the analysis, it was evident that the four variables significantly affected customer loyalty and related to one another. The variable 'Trust' has the highest impact on loyalty, followed by communication, conflict handling, and commitment. It concluded that loyalty could be created, reinforced and retained.

(Oyeniyi & Abiodun, 2010) evaluated customer loyalty towards mobile phones and the cost of switching from one brand to another in Nigeria's telecommunication sector. The relationship between the switching cost with the customer retention, loyalty and satisfaction also identified. Customer retention gets affected by and influenced by customer satisfaction. When the customer decided to switch from one service provider to another, only the switching cost became a barrier to retaining the customers.

(Shelash & Ahmad, 2017) conducted a study to identify the influence of electronic banking services on customer loyalty in Jordan. The study conducted by using responses collected from 400 customers of six banks in the northern region of Jordan. Effectiveness of e-banking services on loyalty measured using the variables such as ease of use, accessibility, cost, privacy, usefulness and website design. Factor analysis, multiple regression analysis and reliability analysis used for the study. Based on the analysis, ease of use had the highest impact on customer loyalty. All the variables except accessibility showed a significant positive relationship on customer loyalty. Accessibility had an insignificant positive impact on customer loyalty.

(Tabrani, Amin, & Nizam, 2018) conducted a study to identify the role of trust on customer loyalty and checked the mediating role of commitment and

customer intimacy in between the above variables in Islamic banking. Data collected from 200 customers and analysed. The significant relationship between trust and commitment, customer intimacy and customer loyalty, commitment and customer loyalty and trust and customer intimacy. The result also showed that customer trust had no direct impact on customer loyalty. Commitment and intimacy play a significant role as mediating variable in between trust and loyalty.

2.5 Post purchase behaviour

The reviews of previous studies related to post service behaviour of customers mentioned below.

(Charles, Kathireven, & Velaudham, 2016) examined the post purchase behaviour of consumers of C segment cars in Chennai city. Data was collected from a sample of 680 consumers and evaluated using percentage analysis, multiple regression, and path analysis. The major factors which influence the customers' post purchase behaviour were perception, expectations and satisfaction. At the same time, factors such as external design, internal quality, reliability, service provision, and internal design do not influence post purchase behaviour. The manufactures can attract more customers by providing quality in the internal and external design of the cars.

(Gera & Jain, 2020) conducted a study on the purchase behaviour of the consumers towards digital food ordering and delivery services. The significant factors affecting the post purchase behaviour of customers was taste, style of package, price and offers. Delivery services and successive discounts stimulate the customers to repeat the purchase. Negative word of mouth harms post purchase behaviour.

(Hamza, 2014) evaluated the impact of post purchase experience of customers on customer loyalty in the auto-mobile industry. The objectives of the study

fulfilled by using data collected from customers of medium segment cars in Kerala. The post purchase behaviour of customers does not influence customer loyalty. At the same time, post purchase behaviour of customers influences customer satisfaction, which mediates influence on customer loyalty. A positive evaluation of customers after purchase directly influences customer satisfaction, leading to loyalty.

(Hasan & Nasreen, 2012) in their research paper evaluated the need of assessing variables affecting cognitive dissonance in the behaviour of consumers. The study concluded that cognitive dissonance influenced consumer behaviour in specific products. The cognitive dissonance may increase if the products not accepted by friends and relatives. Consumers' personality also plays a significant role in the dissonance. If the product has a unique or particular use or purpose, the level of post purchase dissonance will be high.

(Hasan & Nasreen, 2014) examined the factors which influence the post purchase dissonance of consumers. The study revealed that the income of the consumer influences post purchase dissonance. The level of dissonance created in impulse purchase was more than in the case of planned purchases. The consumer's ability and personality have an influence on consumer dissonance decides income.

(Jankingthong & Gonejanart, 2012) studied the relationship between factors influencing post purchase behaviour in the tourism sector. The significant factors affecting the post purchase behaviour such as destination image, perceived value, social responsibility, service quality, destination image and tourist complaint considered in the study. The factors such as service quality, perceived value and tourist satisfaction positively influence post purchase behaviour and direct effect on corporate social responsibility. On the other

hand, tourist complaints negatively affect post purchase behaviour and an indirect effect on CSR.

(Mahapatra, Kumar, & Chauhan, 2010) evaluated the factors that affect the customers' satisfaction in the automobile sector and the effect of these factors on the purchase decision in future purchases. The data collected from the users of cars in Dehradun city. Thirteen attributes that influence consumer satisfaction measured by using a seven-point scale. Some of the factors such as vibration, pickup etc., of cars never change by the passage of time. Performance of the product highly influences the future purchase decision.

(Meng, Liang, & Yang, 2011) studied the recreational experience of cruise tourist to measure the perceived value, satisfaction and post-purchase behaviour by using structural equation modelling. The cruise image has a direct and positive effect on the perceived value and satisfaction of tourists and has an indirect effect on post purchase behaviour. Perceived value positively influence on the satisfaction of customers.

(Rajagopal, Mahajan, Sharma, & Udas, 2019) evaluated the effects of consumer behaviour due to post purchase regret in online shopping. The post purchase regret had a direct influence on consumer behaviour. The amount of money spend on purchase had a negative relation with post purchase regret. There was no significant impact of gender on post purchase regret regarding online shopping. The return policies of the e-commerce site dad no influence on consumer behaviour. The negative reviews of the dissatisfied customers have a wide range of publicity through social media.

(Sharma, 2014) evaluated the theory of cognitive dissonance. The theory of cognitive dissonance has importance from the point of view of marketers. The study revealed that factors such as family status, customs, beliefs, religious

values, etc., which influence post-purchase behaviour greatly influence consumer buying decisions, especially in the city area.

2.6 Customer service quality and customer satisfaction

Customer service quality and customer satisfaction related in many ways. Following are the various studies supporting this statement.

(Adhikari & Das, 2016) ascertained the perception of service quality of private sector banks in Karimganj town of Assam and evaluated the relationship between customer service quality and customer satisfaction. A sample of 120 customers from three private sector banks selected for the study. Mean, coefficient of variation and correlation coefficient were used to analyse the data. All the dimensions of service quality had a positive correlation with customer satisfaction. The mean score of the customer perception indicates that the reliability was the most vigorous dimension on service quality, followed by assurance, empathy, responsiveness and tangibility. The lowest level of variation in customer perception shown in the assurance dimension, and the highest level had noticed in the responsiveness dimension.

(Amin & Isa, 2008) attempted to evaluate the relationship between service quality perception and satisfaction in Malaysian Islamic banking by using the SEM approach. Six dimension model used for the study. In addition to the fivefold dimensions of the service quality model, the compliance dimension also added. The study revealed that most of the customers of Islamic banking were satisfied with the overall service quality and demonstrated the significant relationship between service quality and customer satisfaction. Reliability and empathy were the essential variables of service quality that satisfy the customers of Islamic banking.

(Bharwana, Bashir, & Mohsin, 2013) conducted a study based on the service quality provided by private colleges in Faisalabad. The study emphasises the evaluation of satisfaction level enjoyed by the students in private colleges. Suppose identified the importance of service quality on satisfaction through five dimensions like tangibles, responsiveness, empathy, reliability and assurance. The dimensions of service quality other than empathy show a positive relationship with satisfaction. Among the five dimensions, assurance and tangibles have a higher impact than the other factors on satisfaction, and empathy shows the lowest impact.

(Dsouza, Pillai, Chen, & Weiermair, 2018) conducted a study to evaluate the service quality and customer satisfaction among private and public sector banks in Goa. Data collected from 250 customers of banks in Goa by employing a convenience sampling technique. Six factors of service quality are value-added services, responsiveness, accessibility, services assured, bank charges, and convenience, used to fulfil the study's objectives. The analysis results indicated no significant difference among the demographic variables between public and private sector banks in Goa. However, the customers of public sector banks give importance to value-added services, responsiveness and assured services, whereas private sector banks emphasise accessibility, assured services and convenience.

(Firdous & Farooqi, 2017) evaluated the impact of internet banking service quality on customer satisfaction. The dimensions such as efficiency, system availability, individual contact, fulfilment, responsiveness, website design and privacy considered for the study. The aspects of internet banking such as efficiency, privacy, and website design played significant roles in customer service quality, directly impacting customer satisfaction.

(Joshi & Sankaranarayanan, 2016) conducted a study for comparing the service quality of state cooperative bank and multi-state cooperative banks. A sample of 80 respondents collected from each type of banks, and a gap analysis used to measure and compare the quality of service provided to customers. It found that there was a difference between expected and perceived quality of services in both banks. However, the multi-state cooperative banks performed well based on service quality than the state cooperative banks. In state cooperative banks, the highest gap existed in the tangibility dimension, followed by responsiveness, empathy, assurance and reliability. Nevertheless, in multi-state cooperative banks, the gap analysis shows a high level of the gap identified in the empathy dimension followed by tangibility, responsiveness, assurance and reliability.

(Mohammad & Alhamadani, 2011) analysed service quality perception and customer satisfaction in the banking sector in Jordan. A sample of 260 customers belonging to thirteen banks located in Irbid city in Jordan considered evaluating the relationship between service quality and customer satisfaction in the banking sector. Correlation analysis and multiple regression analysis used to identify the gap between perceived quality and satisfaction of customers on the five dimensions of the modified version of the SERVQUAL Model. It reveals that there is a positive and moderate correlation between service quality and satisfaction. The study identified a significant positive relationship between the assurance dimension and satisfaction. It also identified that the dimensions such as responsiveness, reliability empathy were moderately correlated with service quality and the weakest correlation of satisfaction with tangibles.

(Munusamy, Chelliah, & Mun, 2010) aimed to measure the level of customer satisfaction achieved through the quality of service in the banking sector of

Malaysia. Five dimensions of the SERVQUAL model analysed in the study. It concluded that the dimensions such as assurance, responsiveness, and empathy have a positive relationship with customer satisfaction, but they have no significant effect. Reliability factor has a negative non-significant impact on customer satisfaction, and tangibles is the only dimension having a significant positive relationship with customer satisfaction. It highlights the implications of the delivery of quality service in the banking industry of Malaysia.

(Naeem, Akram, & Saif, 2009) studied the influence of service quality on customer satisfaction. A comparison of service quality between the public sector and foreign banks based on a sample of 200 customers from Rawalpindi and Islamabad cities of Pakistan. The customers of foreign banks more satisfied than public sector banks in Pakistan. Service quality considered a strong predictor of satisfaction in the case of foreign banks. However, in the case of public sector banks, the relationship between these variables showed a lower level of correlation. It indicates that in the case of public sector banks, the customers are not satisfied. The study concluded that service quality had an impact on customer satisfaction.

(Pakurar, Haddad, Nagy, Popp, & Olah, 2019) measured the impact of service quality on customer satisfaction by employing the dimensions of the modified SERVQUAL model such as tangibles, responsiveness, empathy, assurance, reliability, access, financial aspect and employee competencies. The data collected from 825 sample customers and the findings of analysis disclosed that all service quality factors influence customer satisfaction.

(Quyet, Vinh, & Chang, 2015) conducted a study to identify the significant factors of the SERVQUAL model which affect the satisfaction of depositors of Vietnam's banking industry. The service quality factors that lead to satisfying the customers in a developing country identified through the paper. Regression

analysis, t-test and ANOVA applied to fulfil the objectives. All the dimensions of service quality positively related to customer satisfaction. The least affecting factor identified was reliability; hence the banks in the economy can concentrate on the reliability dimension to provide more satisfaction to the depositors. The study also revealed the difference in satisfaction between male and female depositors and concluded no difference in satisfaction based on age and experience.

(Sakhaei, Afshari, & Esmaili, 2014) investigated the service quality of internet banking and its impact on customer satisfaction n Iran. The dimensions of service quality include reliability, efficiency, responsiveness, fulfilment, security or privacy and website design. All the considered dimensions had a strong influence on customer satisfaction. Reliability is the most influencing factor on customer satisfaction, and web design the least important factor.

(Sureshchandar, Rajendran, & Anantharaman, 2002) studied the relationship between service quality and customer satisfaction in banks. The study considered the three sectors of the bank: public sector, private sector, and foreign banks. Data collected from 277 respondents, which represent 43 banks using a seven-point Likert scale. The study results demonstrated a significant relationship between all the factors of service quality the customer satisfaction.

(Talukder, 2018) conducted a study to determine the customers' perception toward the quality of banking services and the influence of such perception on customer satisfaction with a sample size of 500 customers taken from selected commercial bank branches of selected districts of Nagaland. The study made district-wise and banking sector-wise comparisons of the customers' expectations and identified the difference in perception. The customers were dissatisfied with the quality of the service provided by the banks in Nagaland.

They experienced less than expected from the service providers irrespective of the sector of banks and the geographical locations.

(Tharanikaran, Sritharan, & Thusyanthy, 2017) measured the degree of customer service quality and its influence on customer satisfaction in electronic banking. The study has seven factors of service quality: efficiency, contact, compensation, responsiveness, privacy, fulfilment, and system availability. In addition, the factors such as content, accuracy, format, ease of use, timeliness, and safety influence customer satisfaction also evaluated through the study. The high level of service quality leads to a high level of customer satisfaction in the e-banking context.

2.7 Customer satisfaction and customer loyalty

The relationship between customer satisfaction and customer loyalty explained in many available pieces of literature. The reviews of such literature mentioned below.

(Afzal & Pakistan, 2013) aimed to study the impact of customer satisfaction and demographic profile of customers on creating customer loyalty in the banking sector of Pakistan. The conducted with the data collected from 200 customers of various banks in Pakistan. The demographic variables such as gender, age, education qualification, marital status, duration of the relationship with the bank and type of customer analysed in the study. The findings of the study proved that all of the selected variables of demographics and customer satisfaction a positive impact on customer loyalty in the banking industry.

(Bowen & Chen, 2001) attempted to identify the variables which affect customer loyalty in the hotel industry in Boston. The complete survey conducted among customers of hotels. The sample size of the study was 564 respondents. Seven points Likert scale used to measure the satisfaction level of

customers. The willingness to return to the hotels and their wish to recommend to others compared with the overall level of satisfaction. The non-linear and asymmetric relationship between customer satisfaction and customer loyalty found in the study. A small change in the satisfaction level dramatically affects customer loyalty in hotels.

(Kandampully & Suhartanto, 2000) conducted a study to examine the relationship between customer satisfaction, customer loyalty and image in the field of hospitality management. Data collected from chain hotels in New Zealand. Simple regression and multiple regression analysis test the hypothesis, which states the relationship between customer satisfaction and image with customer loyalty. The impact of housekeeping on customer satisfaction was found significant as per the results of the study. At the same time, the factors such as reception, food and beverage and the price had no significant impact on customer satisfaction.

(Leninkumar, 2017) studied the relationship between customer satisfaction and customer loyalty in the commercial banks in the Northern province of Sri Lanka. Data collected from 210 customers of four leading banks in Sri Lanka considered for the study. The study revealed the importance of customer satisfaction on customer loyalty. A significant and positive relationship between customer trust and customer loyalty, customer satisfaction, customer loyalty, customer satisfaction, and customer trust identified. Mediating effect of customer trust in the relationship between customer satisfaction and customer loyalty was also identified. There was a significant and indirect relationship between customer satisfaction and customer loyalty through customer trust.

(Mohsan, Nawaz, Khan, & Shaukat, 2011) attempted to examine the impact of customer satisfaction on customer loyalty and customer's intention to switch

to other service providers in the banking sector of Pakistan, a developing economy. Data collected from a sample of 120 customers selected, representing both public and private sector banks in Pakistan. The correlation analysis showed a positive relationship between customer satisfaction and customer loyalty and a negative relation to the intention to switch. The customers might be satisfied with the services of the bank without loyalty. Satisfaction, not an essential indicator of loyalty as it never ensures continuous purchase and retention. However, satisfaction has a role in the banking of an economy.

2.8 Customer service quality, customer satisfaction and customer loyalty

The following reviews of literature support the relationship between customer service quality, customer satisfaction and customer loyalty.

(Caruana, 2002) evaluated the effects of service quality and mediating role of customer satisfaction on service loyalty in the banking sector of Malta. There is no significant difference in the service loyalty created through service quality based on gender and marital status of customers, whereas education and age play a significant role.

(Chocholakova, Gabcova, Belas, & Sipko, 2015) examined the dependence of additional purchases of banking products upon customer loyalty and the dependence of bank customers' loyalty on customer satisfaction. The satisfied customers of the banks ready to recommend the services of the banks to their friends. Most customers, including the dissatisfied customers, are ready to opt their existing banks for financial activities in the future. The customers have no intention to change their current bank.

(Hafeez & Muhammad, 2012) studied the impact of service quality, satisfaction and loyalty programs on customers loyalty in the banking sector of

Pakistan. Data collected from a sample of 331 customers of different banks in Pakistan by using a questionnaire. The study found that the loyalty programs and satisfaction positively correlated with customer loyalty. However, the banks in Pakistan conducted loyalty programs for corporate customers only. So the banks must give importance to the customers by conducting loyalty programs to retain the customers.

(Islam, Hossain, Islam, & Siddiqui, 2013) evaluated the level of customer satisfaction and customer loyalty through service quality using the SERVQUAL model in the banking industries of Bangladesh. The dimensions include reliability, empathy, responsiveness, tangibles, recovery knowledge, and perceived value used to analyse service quality. The study found that the quality of service provided by the banks of Bangladesh was average. A significant positive relationship between the dimensions of service quality and customer satisfaction also identified.

(Izogo & Ogba, 2015) applied SERVQUAL model in the auto-mobile repair service sector. The study's objective was to measure the impact of service quality dimensions on loyalty and customer satisfaction. A seven-point Likert-scaled questionnaire used to collect the data. The commitment dimension used instead of the assurance dimension in the study. The study revealed that the commitment dimension of service quality, the most important and significant predictor of loyalty and customer satisfaction. The research proved that the underperformance of tangibles and responsiveness dimensions of service quality might affect the long-run success of the automobile repair service providers. The study concluded that the service quality dimensions are the predictors of satisfaction and loyalty, and the impact of these dimensions differs according to the sector and context.

(Kheng, Mahamad, Ramayah, & Mosahad, 2010) studied the relationship between the five dimensions of service quality on customer loyalty and the mediating effect of customer satisfaction between these variables in the banking sector of Penang island, Malaysia. A self-administered questionnaire used to collect data from 238 customers belongs to ten banks in the selected geographical area. Seven points Likert scale used for the study. The factors such as reliability, assurance, and empathy play an important and significant role in customer loyalty, whereas tangibles and responsiveness do not affect. Empathy and assurance have a positive impact on customer loyalty and customer satisfaction.

(Mosahab, Mahamad, & Ramayah, 2010) conducted a study in Sepah Bank to establish the relationship between service quality, satisfaction and loyalty. The importance of service quality in a bank on customer satisfaction revealed through the study. The model in the study considered service loyalty as the dependent variable, service quality as the independent variable and customer satisfaction as the mediator variable. A linear correlation coefficient identified between satisfaction and loyalty with five dimensions of service quality. The highest relationship established with the empathy variable with satisfaction and loyalty. The positive sign of the correlation indices indicates the relation of the variables with dimensions of service quality. Service quality considered one of the most critical determinants of loyalty and satisfaction. The study classifies the fivefold dimensions into two, such as resulted and processed dimensions. The former includes reliability, and the latter includes the other four dimensions such as tangibles, responsiveness, assurance and empathy.

(Patel & Desai, 2016) studied the relationship between customer satisfaction, customer loyalty and customer retention in the banks of Surat city. The impact of demographic features on the selection of banks also studied. A sample of

350 customers selected by using the convenience sampling method. The study identified the weak positive relationship between customer satisfaction and loyalty and customer satisfaction and customers' intention to witch other banking institutions. There is no relationship found between customer satisfaction and customer loyalty in the banks.

(Sarwar, Abbasi, & Pervaiz, 2012) analysed the role of customer trust on customer loyalty and customer retention and the moderating effect of cause-related marketing in selected cellular service operators in Pakistan. A sample of 131 customers taken by applying the convenience sampling method. Customer loyalty highly affected by customer trust in the cellular companies in Pakistan. It also found that there was no association between customer trust and customer retention.

(Siddiqi, 2011) conducted a study to measure the relationship between the dimensions of service quality, customer satisfaction and loyalty in the banking sector of Bangladesh. The data collected from 100 retail banking customers belong to different banks. The study revealed the positive relationship of service quality attributes with customer satisfaction and which positively related to customer loyalty. Highest level of relationship established between empathy dimension and customer satisfaction. The tangibility dimension showed the most negligible positive correlation with customer satisfaction. The relationship between employees and customers have a high level of impact on customer satisfaction. The study also concluded that the SERVQUAL model is one of the best techniques for measuring customer satisfaction in the retail banking sector of Bangladesh.

2.9 Regional Rural Banks

The Gramin banks are financial institutions that satisfies the basic needs of the rural population in the nation. Following are the literature of studies conducted in the various aspects of Regional Rural Banks.

(Geetha, 2016) evaluated the financial performance and progress of Pragathi Krishna Gramin Bank in Shivamoga district. The study considered four branches of the bank for the evaluation of performance. The savings bank deposit and term deposit showed an increasing trend, whereas the demand deposit showed fluctuations due to the low-interest rate. The liability of the bank showed a decreasing trend. The cash balance of the bank depicted a solid and positive performance of the bank. The loans provided to the priority and non-priority sector increased. The overall performance of the bank also improved, which clear from the increasing trend of net profit.

(Gowri, Putta, & Naik, 2019) studied the trend and progress of Regional Rural Banks in India from 2001 to 2018. The data collected from reports of NABARD and RBI. The number of RRBs in India reduced from 196 to 56, but the number of districts covered increased from 482 to 648, and the number of branches increased from 14468 to 21747 during the period from 2001 to 2018. The deposit mobilisation and the credit-deposit ratio of the bank also showed an increasing trend. The correlation coefficient and t-test proved the significant relationship between branches and deposits, deposits and credit and branches and credit account.

(Ibrahim, 2010) evaluated the performance of regional rural bank after the amalgamation of various Gramin banks in the country as per the recommendations of various committees to improve banks performance. The secondary data for eight years collected from various sources analysed by using t-test and ANOVA. The number of RRBs decreased during the post-

merger period. However, the performance of the banks improved in terms of the number of branches, the number of districts covered, capital fund, mobilisation of funds, allocation of loans and investments.

(Jorum & Mali, 2012) examined the effects of amalgamation in the performance of regional rural banks in India. The performance of RRBs evaluated based on different yardsticks such as the number of branches, profit-making units, mobilisation of deposits, level of non-performing assets and recovery performance. During the post amalgamation period, the number of branches in the country increased even though the number of regional rural banks reduced. The statistics indicate the improvement in profitability, deposit mobilisation and credit allocation. The non-performing assets declined after the amalgamation has taken place.

(Lakshmi & Manoj, 2017) made a comparative analysis of Kannur district co-operative bank and Kerala Gramin Bank, which focused on the bank's rural customers and ICT-based products. The young customers belong to the rural area had higher technological readiness than the elderly customers. They use ICT enabled products like mobile banking, online banking and other innovative products of the banks. The banks could provide an improved version of ICT based services to the customers. Employee training, simplification of the rules, ease of use of software were the opinion of the authors based on the study to attract more rural customers.

(Manoj, 2015) studied the role of Kerala Gramin Bank for financial inclusion through agricultural credit. The profitability of RRBs in India showed the signal regarding their growth, financial stability and viability. The performance of RRBs notable because of their contribution to rapid, balanced and equitable economic growth. The statistics indicate the maximum disbursement of fund towards the agricultural sector by Kerala Gramin Bank in Kerala. The financial

inclusion attained by focused operation of KRB towards agriculture, MSMEs, backward area development and economically marginalised populations. ICT based advancement was one of the primary reason behind profitability and productivity.

(Misra, 2006) reported the problems faced by the loss-making RRBs and factors that influence the performance of the RRBs and the role of sponsor banks. The performance of RRBs depends upon both internal and external factors. The internal factors indicate the values in the balance sheet of the bank, such as lending and investment. Expense management also considered as an internal independent variable. The attitude and influence of the sponsor bank were one of the factors affecting the performance of RRBs. Beyond these factors, environmental factors like economic condition. Advances found to affect the profit-making RRBs, whereas it was insignificant and negative in loss-making RRBs. Liquidity also considered as another insignificant factor that influenced the performance of RRBs irrespective of their profitability. Operating expenses had a significant negative role in the financial performance.

(Pranitha & Sneha, 2018) examined the performance of Andhra Pradesh Gramin Bank(APGB) by evaluating the indicators such as the number of bank branches, deposits, advances, priority sector lending, profitability and level of NPA during the period of five years starting from 2012-2013 to 2016-2017. The deposits increased, whereas the borrowings decreased. The central part of the loans deployed by the banks to agriculture and allied activities. The number of branches increased during the period of study within the operational area of five districts. The quantum of NPA showed a decreasing tendency. Overall the performance of the rural bank improved within five years.

(Rao & Rao, 2014) conducted a study to examine Andhra Pradesh Grameena Vikas Bank's based on institutionalisation of credit, credit flow for production and household consumption, and commercialisation of agriculture. A period of seven years of data considered for evaluation of the performance. The bank, considered one of the RRBs, played a vital role in the agricultural credit and rural development in Andhra Pradesh. All the considered variables to evaluate the performance indicates the growth and development of the bank.

(Singh & Aggarwal, 2018) identified the problems of RRBs in India and checked whether the purpose of the banks fulfilled. The study indicates that the performance of the regional rural banks improved. The credit deployment to the weaker sections of the rural area was enough to prove the accomplishment of the objective of RRBs in India.

(Tigari & Gaganadeepa, 2019) focused on the role of regional rural banks in providing loans and advances towards the rural population. The study considered the loans and advances provided by Pragathi Krishna Gramin Bank for three years from 2015 to 2018. The bank provided different types of loans, such as agricultural loan, self-employment loan, entrepreneurial loan etc., to the grass-root economic activities to the limited area of operation.

2.10 Research Gap

The available literature showed the relationship between service quality, customer satisfaction, customer retention, customer loyalty etc., related to different service sectors, including the banking sector. Some of the studies concentrated on the preference aspect in banking companies. None of the studies has focused on the quality of service provided by Kerala Gramin Bank and post service behaviour of retail customers of Kerala Gramin Bank. The dimensions of service quality, post service behaviour of customers and

customer satisfaction provided by Kerala Gramin Bank and its impact on customer loyalty also not measured yet. Thus the present study is an attempt to fill this research gap and, therefore, significant also.

2.11 Conclusion

The present chapter deals with the various reviews related to customer satisfaction, customer service quality, post service behaviour, customer loyalty and regional rural banks and the reviews, which explains the interrelationship between these topics. It helps the researcher to develop an idea about the topic of research. The research gap is also identified based upon the review of literature and are presented in the chapter.

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Chapter 3

Over view of Regional Rural Banks and Theoretical Framework

C o n t e n t s	3.1 Introduction
	3.2 Indian banking system
	3.3 Regional Rural Banks (RRBs)
	3.4 Customer service quality
	3.5 Customer satisfaction
	3.6 Customer service quality and customer satisfaction
	3.7 Consumer behaviour
	3.8 Customer loyalty
	3.9 Conclusion

3.1 Introduction

The description of the main variables and the concepts used in the study are explained in the present chapter. In order to get explicit knowledge, a theoretical base is necessary. It includes the history of Regional Rural Banks, Kerala Gramin Bank, fundamental theoretical aspects of customer service quality, consumer behaviour, customer satisfaction, and customer loyalty.

3.2 Indian banking system

Banks have become an integral part of economic life in every field. The growth and development of any economy largely dependents upon the performance of that country's financial institutions. A sound banking system mobilises the savings from the public and makes them available for various investment purposes. In this context, banks assumed to be the engines for economic growth and progress of the country. Modern trade and trade related activities purely based on these banking services. Now, the banking service has reached every corner of the country. In this regard, banks act as a conduit towards promoting nation's economic development. Banking has also played

an inevitable role in the modern life of people. Human life is entirely associated with banks and banking-related activities. The banking system structure in India can broadly be categorised as an organised sector and an unorganised sector. The organised sector comprises commercial banks, cooperative banks, development banks and regional rural banks. The unorganised sector includes money lenders and indigenous bankers.

3.2.1 Structure of Indian banking system

The Indian banking system is regulated by the central bank viz., Reserve bank of India. Under the control of RBI, it classified as scheduled and non-scheduled banks. Scheduled bank consist of commercial and cooperative banks. Scheduled commercial banks consist of public, private, foreign and regional rural banks. Public sector banks consist of SBI and its associates, nationalised banks and other public sector banks. Private sector banks consist of old generation and new generation banks. Schedule cooperative banks consist of urban and state cooperative banks. Non-scheduled banks include local area banks. The figure 3.1 exhibits the structure of Indian banking system.

Figure 3.1: The structure of the Indian banking system
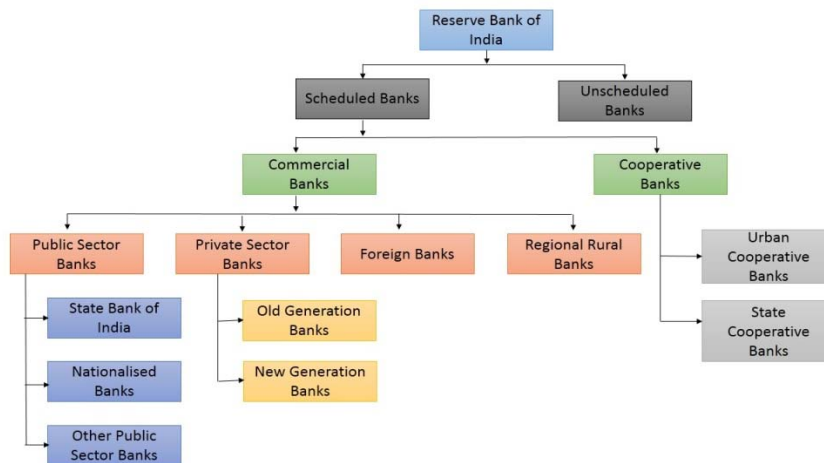
Source: (Charumathi, 2013)

3.3 Regional Rural Banks (RRBs)

The banking service sector is one of the major segments in the Indian economy and is proliferating. The financial sector reforms and policies implemented by the Government of India and Reserve Bank of India since 1991 has resulted in a high rate of growth and tremendous change in the banking sector with a massive expansion of the foreign and new generation banks. Even though the share of agriculture has declined consistently over the years, every fourth farmer is indeed an Indian. Agriculture plays a dominant role in the Indian economy. As high as 70 percent of the population in India live in villages. To meet the credit requirements of the people living in a rural area, State-sponsored, State-participated and State-patronised cooperatives formed. Though impressive in itself, the performance of the Cooperatives was inadequate to meet the credit requirements of the rural poor. The Cooperatives could not play any significant role in mitigating the miseries of the villagers caused by the Moneylenders.

The All India Rural Credit Committee (1945) felt the need for the commercial banks to purvey credit for agriculture in specialised areas and recommended converting the Imperial Bank of India into State Bank of India. The study group (1968) under the Chairmanship of Prof. D.K. Gadgil emphasised the need to involve the commercial banking system in providing rural credit. However, the nationalisation of commercial banks resulted in limiting their role as a provider of rural credit. The Government of India took cognisance of this fact and appointed a working group under the chair of Shri Narasimhan in July 1975 for setting up a new institution. Accepting the recommendations of the Narasimhan committee, the government passed the Regional Rural Banks Act in 1976 (RRB Act, 1976). The main objective of Regional Rural Banks (RRBs) is to provide credit and other facilities for the

development of agriculture, trade and commerce, industry and other productive activities in the rural areas.

Regional Rural Banks(RRBs) are established to develop the rural economy and create a supplementary channel to the cooperative credit structure to enlarge institutional credit for the rural and agriculture sector. The area of operations of the RRBs is limited to few notified districts in a state. The RRBs mobilised deposits primarily from rural/ semi-urban areas and provide loans and advances primarily to small and marginal farmers, agricultural labourers, rural artisans, and other priority sectors. The government of India initiated a process of structural consolidation of RRBs by amalgamating RRBs sponsored by the same bank within a state to provide better consumer service by having better infrastructure, computerisation, experienced workforce, common publicity and marketing efforts etc. the amalgamated RRBs also benefit from a larger area of operation, enhanced credit exposure limits for high value and diverse banking activities.

RRBs were also permitted to decide the need to convert the existing loss-making branches into satellite/ mobile offices keeping in view the cost-benefit aspect. This likely inconvenience may caused to the existing clientele, the effect of the conversion on preparing the district credit plan and priority sector lending. To provide better consumer service in rural areas, RRBs may also convert their satellite offices into full-fledged branches after obtaining concurrence from their board and necessary license from the concerned regional office of RBI.

The RRBs have registered impressive growth since its inception in 1975. They have played a pivotal role in rural institutional financing in terms of geographical coverage and development of the rural economy by holding a joint share with the Central Government, State Government and Sponsoring

bank in the proportion of 50:15:35. Because of restructuring in the industry (like mergers, takeovers etc.), the number of RRBs has come down from 64 as of 31 March 2012-13 to 45 as of 31 March 2020.

3.3.1 Performance of Regional Rural Banks

The number of RRBs reduced from 86 in 2008-2009 to 45 in 2019-2020 through amalgamations of RRBs belongs to the same state and sponsored by the same bank. The number of branches also increased over twelve years along with the increase in the total business of the RRBs, which is clear from the indicators of business of a banking institution. At the same time, the total amount of profit made by the RRBs increased, but the number of profit-making RRBs in the nation decreased. The level of Non-Performing Assets of the RRBs also increased from 4.14% of the total loans outstanding in the financial year 2008-2009 to 10.40% in the financial year 2019-2020. The statistics showed the importance of RRBs in the banking sector through lending and financial assistance to the priority sectors such as MSMEs, agriculture, SHGs, housing, and education in the nation's rural areas. The key indicators of the performance of RRBs for the last twelve years shown in table 3.1.

Table 3.1: Indicators of Performance of Regional Rural Banks in India

(Rs. in Crore)

Particulars	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Number of RRBs	86	82	82	82	64	57	56	56	56	56	53	45
Number of branches	15181	15480	16001	16909	17861	19082	20024	200904	21422	21747	21871	21850
Share Capital	197	197	197	197	197	197	197	5196	6401	6436	6735	7849
Reserves	6754	8062	9566	11263	13247	15805	18712	21032	23080	25185	25395	26817
Deposits	120190	145035	166232	186336	211488	239494	273018	315048	371910	400459	434444	478547
Borrowings	12735	18770	26491	30289	38073	50230	59422	48110	51588	57647	53548	54393
Investments	65910	79379	86540	95975	108548	139631	162781	210936	210984	222266	226172	249155
Loans and advances	67802	82819	98917	116385	137083	159406	180955	207279	226175	253978	280755	298256
RRB earning profit (No.)	80	79	75	79	63	57	51	51	49	45	39	26
Amount of profit	1824	2515	2421	1886	2275	2694	2921	2556	2604	2506	1759	2203
RRB incurring losses (No.)	6	3	7	3	1	0	5	5	7	11	14	19
RRB with accumulated losses (No.)	31	27	23	22	11	8	8	8	8	11	11	17
Recovery (%)	77.9	80.1	81.2	81.6	81.2	81.9	79.5	82.5	NA	77.7	76.9	NA
NPAs to loans outstanding (%)	4.14	3.72	3.75	5.03	6.10	6.09	6.15	6.45	8.00	9.50	10.80	10.40

Source: Consolidated from Annual Report of NABARD 2008-2009 to 2019-2020

3.3.2 Metamorphosis of RRBs (1976-2020)

Regional Rural Banks, established under the Regional rural banks Act, 1976, have come a long way from being regional banks with a limited area of operation and finance only target group beneficiaries to viable banks with operations extending to the entire state in some cases.

Figure 3.2: Stages of the metamorphosis of RRBs
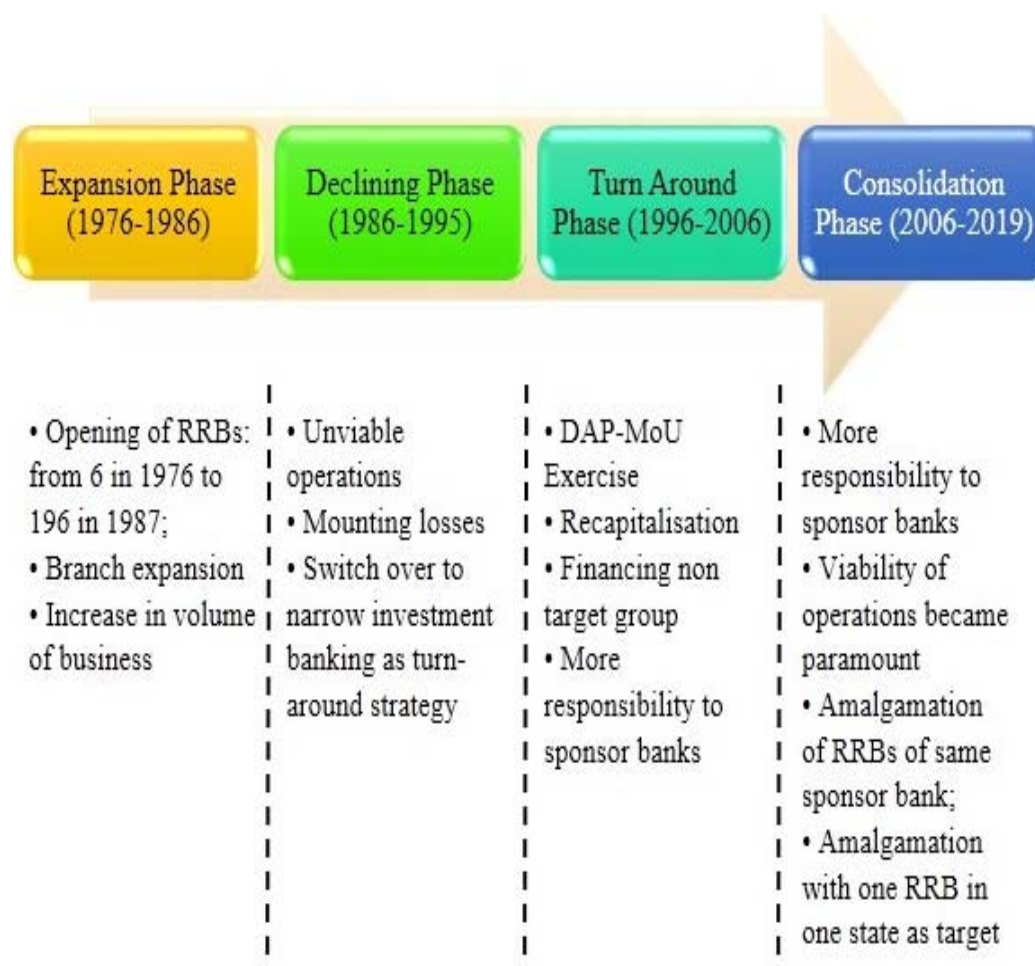
Source: Annual Report, NABARD, 2019

The phase-I amalgamation of RRBs initiated in 2005–06. By 2010, the number of RRBs in the country reduced to 82. Amalgamation in Phase II commenced in 2011–12, and the number of RRBs further brought down to 56 in the year 2014–15. The Government of India initiated amalgamation in Phase III in 2018–19 on the principle of '*One State–One RRB*' in smaller states and a reduction in the number of RRBs in larger states eventual count of 40 RRBs across India. As of 31 March 2019, the number of operating RRBs stood at 53. In the process of amalgamation, it would further reduce to 45 during 2019–20.

3.3.3 Kerala Gramin Bank

The two Regional Rural Banks viz. South Malabar Gramin Bank, sponsored by Canara Bank and North Malabar Gramin Bank, sponsored by erstwhile Syndicate Bank, were functioning in the state since 1976. These RRBs, with deep-rooted presence in all the districts of Kerala State, were amalgamated into a statewide RRB, namely Kerala Gramin Bank, as per the order of the Government of India in 2013, with Malappuram as its head office and Canara bank as the sponsor bank.

The South Malabar Gramin Bank and North Malabar Gramin Bank amalgamated in the second phase of the amalgamation of RRBs in India. The number of branches of KGB increased from 615 in 2016-2017 to 634 in 2019-2020. Non Performing Assets of KGB increasing for the last four years. The bank's Net Profit also shown a decreasing tendency and the last financial year it was suffered by loss even though the business of the bank was at the highest point in its life. Business per employee and business per branch also shown an increasing tendency. The key indicators of the performance of the bank shown in Table 3.2.

Table 3.2: The performance indicators of Kerala Gramin Bank

Particulars	Year			
	2016-2017	**2017-2018**	**2018-2019**	**2019-2020**
Number of Branches	615	630	633	634
No. of staff	3388	3396	3640	3519
Reserve	71846.44	78449.26	78595.39	26817
Per branch productivity	4684.65	5021.1	5492	5863.31
Per employee productivity	850.37	931.48	955.06	1056.36
CRAR (%)	10.06	10.06	9.68	7.18
CD Ratio	91.11	106.23	105.95	93.07
NPA (Rs.)	24203	38265	34365	41254.96
NPA (%)	2.06	2.67	2.24	2.51
Net Profit	10293.62	5378.06	179	-5101.06

Source: Consolidated from Annual Report of KGB 2016-2017 to 2019-2020

3.4 Customer service quality

Quality is an essential prerequisite in every field. There is a significant role of quality concerning industrial growth, so there is a need to comprehend the quality. Quality is a general word having various explanations, and different management Gurus have classified quality in different ways.

The service quality is a measure of the degree to which the service delivered matches customer expectations. If the business entity continues to provide service quality, customers will remain loyal to a service organisation. They want the value of what they receive is determined to be relatively more remarkable than that expected from competitors. Moreover, in a competitive environment, there is a need to understand a customer's lifetime value by developing a long-term customer relationship for the growth of an organisation.

(Deming, 1986) explained quality as an expected level of consistency and dependability adhering to set standards and suitable customer requirements. (Crosby, 1979) said that quality was all about compliance with the requirements. Quality was the amount of level to which a set of inbuilt features perform up to the requirements. In general, quality was the compatibility of goods or services with customer needs and expectations (Mahmudi & Abdoli, 2016). It can also say that consistency, lack of defects and errors, reliability, compliance with requirement and standards in the results were quality outcomes.

The service quality was complex and indefinable term due to the different nature of services. The authors viewed the difference in terms of three exclusive attributes of services: intangibility, heterogeneity, and inseparability of service at the point of production and consumption. About services, service quality equals the difference of perception and expectation. Service quality had different perspectives from the outlook of the service providers and customers. Service quality from the point of view of the service provider the level to which the service attributes meet the specifications and standards of services. It means that the services delivered were quality service if they match up to the customer's expectations. However, the customer expectations might vary from person to person; therefore, service quality further stated as a complete review of service firm by comparing the firm's performance with customer's expectations regarding the firm's performance (Parasuraman, Zeithaml, & Berry, 1988).

In the period of 1980s and near to the beginning of the 1990s, the concept of quality improvement in services and products was a point of paramount concern. This approach necessitated producing service processes with superior results to get better customer satisfaction from a service perspective. In the 1970s, productivity had been an important managerial imperative, i.e.

to toil more rapidly and more capably to decrease costs. In today's scenario, there had been a significant emphasis on linking two strategies, i.e. quality and productivity, to generate enhanced worth for customers and firms. The phrase quality signifies a different perspective to a different person. (Garvin, 1984) recognised five viewpoints on quality.

1. The transcendent view was identical with inherent superiority, a sign of non-compromising criterion an immense accomplishment. It insisted that people discover quality only because of the familiarity achieved through reiterated experience.

2. The product-based approach: It viewed quality as a natural and assessable phenomenon. It insisted that dissimilarities in quality were signs of the differences in the value of an element or features available in a product.

3. User-based definition: It said that quality exists in the views of the viewer.

4. The manufacturing-based approach was a supply-based concept and was related mainly to engineering and manufacturing activities.

5. Value-based definition: It defined quality concerning its worth and price.

3.4.1 Dimensions of service quality

Quality service is becoming an increasingly important differentiator between competing businesses in the retail sector. The five essential dimensions of service quality are mention below:

Reliability: it refers to the consistency of a measure. It is a vital component of a trust worth psychological test to measure service quality. Reliability is the ability of a person or system to maintain quality in routine circumstances, as well as hostile or unexpected circumstances.

Responsiveness: It refers to the specific ability of a functional unit to complete assigned tasks within a given time. It is the quality of being responsive to external stimuli, reacting quickly for quality service. Responsiveness involves responding with emotions to people (customers) and events.

Assurance: it refers to assurance for quality service provided to customers. Quality assurance is a wide-ranging concept covering all matters that collectively influence a product or service quality.

Empathy: Empathy and trust are essential to develop solutions, win and retain business, and avoiding or diffusing conflict. It is essential for handling complaints that improve service quality and maintain customers for a more extended period.

Tangibles: It refers to visually appealing materials associated with the service. In other words, it is the appearance of the physical surroundings and facilities, equipment and way of communication. It is about creating first-hand impressions which would make them more likely to return in the future.

Generic dimensions used by customers to evaluate service quality

Dimensions	Characteristics
Tangibles	The appearance of physical facilities, equipment, personnel and communication materials
Reliability	Ability to perform the promised service dependently and accurately
Responsiveness	Willingness to help customers and provide prompt service
Assurance	
• Credibility	Trustworthiness, believability, honesty of the service provider
• Security	Freedom from danger, risk or doubt

• Competence	Possessions of the skills and knowledge required to perform the service
• Courtesy	Politeness, respect, consideration and friendliness of contact personnel

Empathy

• Access	Approachability ease of contact
• Communication	Listening to customers and keeping them informed in a language they can understand
• Understanding the customer	making an effort to know customers and their needs

Source: (Zeithaml, Parasuraman, & Berry, 1990)

3.4.2 Different perspectives of service quality

The word quality means different things to people according to the context. Common perspectives on quality includes:

1. The transcendent view of quality is synonymous with innate excellence: a mark of uncompromising standards and high achievements. This viewpoint often is applied to the performing and visual arts. It argues that people learn to recognise quality only through the experience gained from repeated exposure.

2. The manufacturing-based approach is supply based and concerned primarily with engineering and manufacturing practices (in services, quality is operations-driven). It focuses on conformance to internally developed specifications that often are driven by productivity and cost containment goals.

3. User-based definitions start with the premise that quality lies in the eyes of the beholder. These definitions equate quality with maximum satisfaction. This subjective, demand-oriented perspective recognises that different customers have different wants and needs.

4. Value-based definitions defined quality in terms of value and price. By considering the trade-off between performance (or conformance) and price, quality defined as "affordable excellence."

These different views of quality sometimes lead to disagreement between managers in different functional departments. Furthermore, researchers argue that the nature service requires a distinctive approach to defining and measuring service quality. The intangible, multifaceted nature of many services makes it harder to evaluate the quality of service compared to a good. Because customers often are involved in service production, a distinction needs to draw between the process of service delivery (Gronroos, 2007) and the actual output (or outcome) of the service. The perceived quality of service results in an evaluation process in which customers compare their perceptions of service delivery and its outcome to what they expect. Therefore, we define service quality from the user's perspective as consistently meeting or exceeding customer expectations.

3.4.3 Customer service quality in the banking sector

The financial services are susceptible to the customers. Since the financial aspects of the people always accounted for and calculated each moment by them. As far as the banking products and services are concerned, its delivery makes sense to the customers, and service people's role also considered. Since the banking sectors are the financial pillar of global in general and India, their performance should cost the result in a high margin. The quality of the service will never be compromised. In the Indian context, both public and private sector commercial banks are playing vital roles in the daily monetary transaction of society. The service delivered by banks has a high impact on customer satisfaction and the patronage they will show there off. The study envisaged the mediating effect of customer satisfaction and

customer loyalty in banking service quality around a significant positive correlation between these three variables (Mohsin, Sana, Aasia, Ahmed, & Mushtaq, 2012).

Though the e-banking concept is a well-known and publicised phenomenon under the sky, the bank should not ignore the rural and semi-urban people who are far away from this internet user and the techno-friendly life. Meanwhile, traditional banking services have their significance in any country, especially in the large populated Indian scenario. As the banks are the inevitable part of today's ordinary person, as they rely on the industry to avail subsidies and scholarships, the integrity towards people must be taken seriously by the banks. That kind of integrity could promised through the quality of services by assuring high customer satisfaction and retaining patronage in their minds. The study endorsed that loyal and satisfied customers are the tremendous asset of each organisation, especially service firms. The switching factors are insignificant, and their retention also needs less attention. A minimum service will make them happier than before (Reichheld & Sasser, 1990). It found that offering the quality of services has a positive impact on overall customer satisfaction. The earlier research proves that empathy and responsiveness are the critical dimensions of service quality to transform customer satisfaction followed by tangibility, assurance, and reliability. The study also revealed that high-quality services increaseustomer satisfaction, leading to customer loyalty (Mesay, 2012).

3.4.4 Models of service quality measurement

Organisations analyse customer satisfaction with various customer satisfaction models. Different models clarify different theories of customer satisfaction.

1. SERVQUAL

The SERVQUAL instrument had been widely applied in a variety of service industries, including tourism and hospitality. The instrument used to measure hotel employee quality as well. (Parasuraman, Zeithaml, & Berry, 1988) built a 22-item instrument called SERVQUAL for measuring consumer perceptions of service quality. SERVQUAL addresses many elements of service quality divided into the dimensions of tangibles, reliability, responsiveness, assurance, and empathy.

The most widely accepted conceptualisation of the customer satisfaction concept is the expectancy disconfirmation theory. The theory developed by Oliver in1980, who proposed that satisfaction level is a result of the difference between expected and perceived performance. Satisfaction (positive disconfirmation) occurs when a product or service is better than expected. On the other hand, a performance worse than expected results in dissatisfaction (negative disconfirmation).

According to the SERVQUAL model, service quality can be measurable by identifying the gaps between customers' expectations of the service to be rendered and their perceptions of the actual performance of service. SERVQUAL based on five dimensions of service:

1. *Tangibility*: Tangibility refers to the physical characteristics associated with the service encounter. The physical surroundings represented by objects (for example, interior design) and subjects (for example, employees' appearance).

2. *Reliability*: The service provider can provide accurate and dependable services; consistently performing the service right.

3. *Responsiveness*: A firm's willingness to assist its customers by providing fast and efficient service performances; the willingness that

employees exhibit to promptly and efficiently solve customer requests and problems.

4. *Assurance*: Diverse features provide confidence to customers (such as the firm's specific service knowledge, polite and trustworthy behaviour from employees).

5. *Empathy*: The service firm's readiness to provide each customer with personal service.

Criticism – SERVQUAL

Though SERVQUAL has been generally robust to measure service quality, the instrument had criticised conceptual and methodological grounds (Ramsaran-Fowdar, 2007). The main criticism of SERVQUAL has focused on expectation as a comparison standard (Teas, 1994). It had argued that expectation is dynamic in nature and can change according to customers' experiences and consumption situations (Nadiri & Hussain, 2005). One of the main problems mentioned in the literature is the applicability of the five SERVQUAL dimensions to different service settings, and replication studies done by other investigators failed to support the five-dimensional factor structure as was obtained by Parasuraman et al. in their development of SERVQUAL.

2. Kano Model

The Kano model is a theory developed in the '80s by Professor Noriaki Kano and his colleagues at Tokyo Rika University. The Kano et al. (1996) model of customer satisfaction classifies attributes based on how customers perceive customers and their effect on customer satisfaction. The model based on three types of attributes viz. (1) basic or expected attributes, (2) performance or spoken attributes, and (3) surprise and delight attributes.

The performance or spoken attributes are the expressed expectations of the customer. The essential or expected attributes are, as the meaning implies, the essential attributes without any significant signs worth mentioning. The third one, the surprise and delight attributes, is beyond the customers' expectations.

The Kano model measures satisfaction against customer perceptions of attribute performance; grades the customer requirements and determines satisfaction levels. The underlying assumption behind Kano's method is that customer satisfaction is not always proportional to how fully functional the product or service is; or in other words, higher quality does not necessarily lead to higher satisfaction for all product attributes or services requirements. In his model, Kano distinguishes between three basic requirements, which influence customer satisfaction. They are: (1) Must be requirements – If these requirements not fulfilled, the customer will be highly dissatisfied. However, on the other hand, as the customer takes these requirements for granted, their fulfilment will not increase his satisfaction. (2) One-dimensional Requirement – One-dimensional requirements are usually explicitly demanded by the customer – the higher the level of fulfilment, the higher the customer's satisfaction and vice versa. (3) Attractive Requirement – These requirements are the product/service criteria that have the most significant influence on how satisfied a customer will be with a given product. The additional attributes, which Kano mentions, are Indifferent attributes, Questionable attributes, and Reverse attributes.

3. ACSI Methodology

The American Customer Satisfaction Index (ACSI) launched in 1994. The American Customer Satisfaction Index uses customer interviews as input to a multi-equation econometric model developed at the University of

Michigan's Ross School of Business. The ACSI model is a cause-and-effect model with indices for drivers of satisfaction on the left side (customer expectations, perceived quality, and perceived value), satisfaction (ACSI) in the centre, and outcomes of satisfaction on the right side (customer complaints and customer loyalty, including customer retention and price tolerance).

The ACSI based on a model initially implemented in 1989 in Sweden called the Swedish Customer Satisfaction Barometer (SCSB). The ACSI uses two interrelated and complementary methods to measure and analyse customer satisfaction: customer interviewing and econometric modelling.

The ACSI initiative has at least three primary objectives:

1. *Measurement*: to quantify the quality of economic output based on subjective consumer input.

2. *Contribution*: to provide a conceptual framework for understanding how service and product quality relate to economic indicators.

3. *Forecasting*: to provide an indicator of future economic variability by measuring the intangible value of the buyer-seller relationship.

The ACSI survey process involves collecting data at the individual customer level. The casual sequence begins with customer expectations and perceived quality measures, which are presumed to affect, in order, perceived value and customer satisfaction. As measured by the ACSI index, customer satisfaction has two antecedents: customer complaints, and ultimately, customer loyalty.

The ACSI is an economic indicator that measures the satisfaction of customers across the U.S. Economy. The ACSI interviews about 80,000 Americans annually and asks about their satisfaction with the goods and services they have consumed. ACSI data used by academic researchers,

corporations and government agencies, market analysts and investors, industry trade association, and consumers (Luo & Bhattacharya, 2006).

4. **HOTELZOT** (A modified version of SERVQUAL)

The conceptual model HOTELZOT measures the zone of tolerance in hotel service by incorporating two levels of expectations – desired and adequate. Desired expectations represent the level of hotel service that a customer hopes to receive – a blend of what a customer believes can be and should offered. This differs from Parasuraman et al. (1988) conceptualisation, which referred only to what the service should be. Adequate expectations represent a lower level of expectations. They relate to what a hotel customer deems as an acceptable level of performance. Desired expectations deemed to remain relatively stable over time, whereas adequate performance expectations might vary with time. The zone of tolerance defined as the extent to which customers recognise and are willing to accept heterogeneity (Zeithaml, Berry, & Parasuraman, 1993).

5. **SERVPERF**

The performance-based service quality (SERVPERF) identified by Cronin and Taylor in 1992. Cronin and Taylor proposed the SERVPERF instrument, a more concise performance-based scale, an alternative to the SERVQUAL model. The perceived quality model postulates that an individual's perception of the quality is only a function of its performance. (Cronin & Taylor, 1994) continue to debate the effectiveness of SERVQUAL and SERVPERF for assessing service quality. The authors remained unconvinced that including customer expectations in service quality measures is a position to be supported and that the SERVPERF scale provides a valuable tool for measuring overall service quality.

Moreover, (Lee, Lee, & Yoo, 2000) empirically compare SERVQUAL (performance minus expectations) with the performance-only model (SERVPERF). The authors also conclude that the results from the latter appeared to be superior to the former. However, it had acknowledged that such an approach limits the explanatory power of service-quality measurement (Parasuraman, Zeithaml, & Berry, 1994).

3.5 Customer satisfaction

Customer satisfaction is the individual's perception of the product's performance or service concerning his or her expectations. The concept of customer satisfaction is a function of customer expectations. A customer whose experience falls below expectations would be dissatisfied. Customers whose experiences match expectations will be satisfied. Furthermore, customers whose expectations exceeded would be very satisfied or delighted. Customer satisfaction is the foundation of business success. In this competitive world, service performance procedure is the most critical factor to obtain a competitive advantage. Understanding the customers' need is a pivotal contributor to the success of any organisation that provides services. Customers and consumers are always looking for suppliers who provide goods or services better than others. For measuring customer satisfaction, it is better to assess the needs and desires of the customers.

Philip Kotler defines customer satisfaction as a person's feeling of pleasure or disappointment, which resulted from comparing a product's perceived performance or outcome against his/her expectations.

3.5.1 Factors affecting customer satisfaction

The customer satisfaction strategy has to follow a phased approach starting from what a customer wants. At present intelligent business, entities stay in constant touch with customers instead of assuming what customer

wants they spend time with them to know their minds. The following are the factors that affect customer satisfaction.

❖ **Core product**: the core product itself provide much satisfaction to the customer. If the customer is satisfied with the core quality of the product, he doesn't bother much about the brand image.

❖ **Value addition**: the value addition refers to the addition in the quality of the product. If a customer uses a particular product for a particular purpose, but now due to the value addition, if that product satisfies other customer demand, this increases the satisfaction level of customers.

❖ **Price**: The customer satisfaction somewhere and somehow linked with the price. The effect of fashion, consumer behaviour and the life cycle of the product affect the purchase decision etc., all counted in the satisfaction level of a particular product. For example, suppose the product of high unit price. In that case, the customer demanded quality more than a low unit price; even if the product is not as per expected quality or fails to satisfy the customer, he doesn't feel much disturbed.

❖ **Contextual factors**: The contextual factors refers to in what context the customers using the product. Different customers use the same product group for a different purpose. Moreover, accordingly, it differs and affects the satisfaction level of customer.

❖ **Personal factors**: Personal factors refers to the perception, attitudes, beliefs and psychology of the customer. Different customers have different attitudes, thus having different satisfaction level for the product group.

3.5.2 Measurement of satisfaction

The heart of the satisfaction process compares what expected with the product or service's performance – this process has traditionally described as the confirmation/disconfirmation process (Vavra T. G., 1997). First, customers would form expectations before purchasing a product or service. Second, consumption of or experience with the product or service produces a perceived quality influenced by expectations (Oliver R. , 1980). If perceived performance is only slightly less than expected performance, assimilation will occur, perceived performance will be adjusted upward to equal expectations. Conversely, perceived performance lags expectations substantially, the contrast will occur, and the shortfall in the perceived performance would exaggerate (Vavra T. G., 1997).

Performance exceeds expectations, satisfaction increases, but at a decreasing rate. As perceived performance falls short of expectations, the disconfirmation is more. Satisfaction can be determined by subjective (e.g. customer needs, emotions) and objective factors (e.g. product and service features).

3.5.3 Various theories of customer satisfaction

Several theoretical approaches had utilised to explain the relationship between disconfirmation and satisfaction (Oliver R. , 1980). Still again, some theories are surrounding the satisfaction and service paradigm. Many theories had used to understand the process through which customers form satisfaction judgments. Four psychological theories identified by Anderson could be used to explain the impact of expectancy or satisfaction: Assimilation, Contrast, Generalised Negativity, and Assimilation-Contrast (Anderson R. E., 1973). When the expectations and the actual product performance do not match, the consumer will feel tension. In order to relieve

this tension, the consumer will make adjustments either in expectations or in the perceptions of the product's actual performance.

1. Assimilation theory

The Assimilation Theory based on Festinger's (1957) dissonance theory. Dissonance theory posits that consumers make some kind of cognitive comparison between expectations about the product and the perceived product performance (Peyton, Pitts, & Kamery, 2003). This view of the consumer post-usage evaluation introduced into the satisfaction literature in the form of assimilation theory. According to (Anderson, 1973), consumers seek to avoid dissonance by adjusting perceptions about a given product to bring it more in line with expectations. Consumers can also reduce the tension resulting from a discrepancy between expectations and product performance either by distorting expectations so that they coincide with perceived product performance or by raising the level of satisfaction by minimising the relative importance of the disconfirmation experienced (Olson & Dover, 1979).

The Assimilation Theory has many shortcomings. First, the approach assumes a relationship between expectation and satisfaction but does not specify how disconfirmation of an expectation leads to either satisfaction or dissatisfaction. Second, the theory also assumes that consumers are motivated enough to adjust either their expectations or their perceptions about the product's performance. Several researchers have found that controlling for actual product performance can lead to a positive relationship between expectation and satisfaction. Therefore, it would appear that dissatisfaction could never occur unless the evaluative processes were, to begin with, negative consumer expectations.

2. Contrast Theory

The Contrast Theory was first introduced by Hovland, Harvey, & Sherif, in 1957. Contrast theory defined as the tendency to magnify the discrepancy between one's attitudes and the attitudes represented by opinion statements (Dawes, Singer, & Lemons, 1972). Contrast theory presents an alternative view of the consumer post-usage evaluation process than was presented in assimilation theory. Post-usage evaluations lead to results in opposite predictions for the effects of expectations on satisfaction. (Cardozo, 1965) While assimilation theory posits that consumers will seek to minimise the discrepancy between expectation and performance, contrast theory holds that a surprise effect occurs, leading to the discrepancy being magnified or exaggerated.

According to the contrast theory, any discrepancy of experience from expectations would exaggerate in the direction of discrepancy. For example, if the firm raises expectations in its advertising, then a customer's experience is only slightly less than that promised. Therefore, the product/service would reject as totally unsatisfactory. Conversely, under-promising in advertising and over-delivering will cause positive disconfirmation also too exaggerated (Vavra T. G., 1997).

The contrast theory of customer satisfaction predicts customer reaction instead of reducing dissonance; the consumer will magnify the difference between expectation and the performance of the product/service.

3. Assimilation-Contrast Theory

The Assimilation-contrast Theory suggests that if performance is within a customer's latitude (range) of acceptance, even though it may fall short of expectation, the discrepancy will disregard – assimilation will operate. Hence, the performance deemed as acceptable. However, if performance falls

within the latitude of rejection, the contrast will prevail, and the difference will be exaggerated, the produce/service deemed unacceptable.

The assimilation-contrast theory has been proposed as yet another way to explain the relationships among the variables in the disconfirmation model. This theory is a combination of both the assimilation and contrast theories. This paradigm posits that satisfaction is a function of the magnitude of the discrepancy between expected and perceived performance. As with assimilation theory, the consumers will tend to assimilate or adjust differences in perceptions about product performance to bring it in line with prior expectations, but only if the discrepancy is relatively small. Assimilation-contrast theory attempts to illustrate that both the assimilation and the contrast theory paradigm have applicability in the study of customer satisfaction.

4. Negativity Theory

The Negativity Theory developed by Carlsmith & Anderson, in 1963 suggests that any discrepancy of performance from expectations will disrupt the individual, producing 'negative energy. The negative theory has its foundations in the disconfirmation process. The negative theory states that when expectations strongly held, consumers will respond negatively to any disconfirmation. Accordingly, dissatisfaction will occur if perceived performance is less than expectations or if perceived performance exceeds expectations. Affective feelings toward a product or service will be inversely related to the magnitude of the discrepancy.

5. Disconfirmation Theory

The Disconfirmation Theory argues that satisfaction is related to the size and direction of the disconfirmation experience that occurs due to comparing service performance against expectations. Therefore, t disconfirmation

paradigm is the best predictor of customer satisfaction (Petrick, 2004). Updated definition on the disconfirmation theory, which states "satisfaction is the guest's fulfilment response. It is a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfilment, including levels of under-or over-fulfilment."

(Mattila & O'Neill, 2003) discuss that amongst the most popular satisfaction theories is the disconfirmation theory, which argues that satisfaction is related to the size and direction of the disconfirmation experience that occurs as a result of comparing service performance against expectations. Satisfaction is the result of direct experiences with products or services, and it occurs by comparing perceptions against a standard (e.g. expectations). How the service was delivered is more important than the outcome of the service process, and dissatisfaction towards the service often occurs when guest's perceptions do not meet their expectations.

6. Cognitive Dissonance Theory

The Cognitive Dissonance is an uncomfortable feeling caused by holding two contradictory ideas simultaneously. The theory of cognitive dissonance proposes that people have a motivational drive to reduce dissonance by changing their attitudes, beliefs, and behaviours or by justifying or rationalising them (Festinger, 1957).

The phenomenon of cognitive dissonance, initially stated by Festinger, has been quickly adopted by consumer behaviour research. Described as a psychologically uncomfortable state that arises from the existence of contradictory (dissonant, non-fitting) relations among cognitive elements, cognitive dissonance revealed high exploratory power in explaining the state of discomfort buyers

Although cognitive dissonance is a well-established construct in consumer behaviour research, applications are relatively scarce in current marketing research projects. The reasons are: First, dissonance is often merely a transitory phenomenon. Second, problems of measurement and difficulties in administering data collection often get in the way of empirically addressing cognitive dissonance.

7. Adaptation-level Theory

The Adaptation-level Theory is another theory, which is consistent with expectation and disconfirmation effects on satisfaction. Helsen originated this theory in 1964 put his theory as "it posits that one perceives stimuli only concerning an adapted standard. The standard is a function of perceptions of the stimulus itself, the context, and psychological and physiological characteristics of the organism. Once created, the 'adaptation level' serves to sustain subsequent evaluations in that positive and negative deviations will remain in the general vicinity of one's original position. Thus, only large impacts on the adaptation level will change the final tone of the subject's evaluation".

This theory is gaining acceptance, as it can explain some counter-intuitive predictions made by assimilation-contrast theories.

8. Opponent-process Theory

The Opponent-process Theory was initially a theory of motivation reformulated by Solomon and Corbit, adapted from the basic physiological phenomena known as homeostasis. Homeostasis assumes that many hedonic, affective or emotional states, being away from neutrality and exceeding a threshold level of hedonic feelings, are automatically opposed by central nervous system mechanisms, which reduce the intensity of the feelings, both pleasant and aversive, to some constant level. The onset of the opponent

process dependent on the effect of the primary process, in which a known stimulus initiates an emotional state. If the initial stimulus eliminated to reduce the primary process effect entirely or partially, the opponent process would continue to operate at a decaying rate determined by inertia factors.

The opponent-process is purely an internal drive, which causes satisfaction/dissatisfaction to decay to a new or original level. Therefore, the degree to which satisfaction achieved depends upon the magnitude of disconfirmation and the strength of the opponent process.

9. Equity Theory

The Equity Theory built upon the argument that a man's rewards in exchange with others should be proportional to his investments" (Oliver & Swan, 1989). Early recognition of this theory first came out of research by Stouffer and his colleagues in military administration. They referred to relative deprivation (equity) as the reaction to an imbalance or disparity between what an individual perceives to be the actuality and what he believes should be the case, especially where his situation is concerned. In other words, the equity concept suggests that the ratio of outcomes to inputs should be constant across participants in an exchange. As applied to customer satisfaction research, satisfaction thought to exist when the customer believes that his outcomes to input ratio equal to that of the exchange person.

In the handful of studies that have examined the effect of equity on customer satisfaction, equity appears to have a moderate effect on customer satisfaction and post-purchase communication behaviour.

10. Dissonance Theory

The Dissonance Theory would predict that a customer experiencing lower performance than expected if psychologically invested in the product or service, would mentally work to minimise the discrepancy. This may be

done either by lowering expectations (after the fact) or, in the case of subjective disconfirmation, positively increasing the perception of performance.

11. Hypothesis Testing Theory

A two-step model for satisfaction generation was suggested by Deighton in 1983. First, Deighton hypothesises, pre-purchase information (primarily advertising) plays a substantial role in creating expectations about the products customers will acquire and use. Customers use their experience with product/service to test their expectations. Second, Deighton believes, customers will attempt to confirm (rather than disconfirm) their expectations. This theory suggests customers are biased to positively confirm their product/service experiences, which is an admittedly optimistic view of customers. However, it makes the management of evidence a vital marketing tool.

12. Cue Utilisation Theory

The Cue Utilisation Theory argues that products or services consist of several arrays of cues that serve as surrogate product or service quality indicators. There are both intrinsic and extrinsic cues to help guests determine quality, where the intrinsic cues provide information on the physical attributes of the product or service. In contrast, extrinsic cues are product related to providing information such as brand and price (Reimer & Kuehn, 2005).

13. Stimulus-organism-response Theory

The concept behind Stimulus-organism-response Theory is that one of the basic frameworks that help to understand how the physical environment impacts behaviours the stimulus-organism-response theory, which is a hospitality environment states that the physical environment acts as a

stimulus, gests are organisms that respond to stimulus, and the behaviour directed towards the environment by guests is a direct response to the stimulus (Mattila, 1999).

14. Hypothesis Testing Theory

It is a two-step model for satisfaction generation. First, pre-purchase information (essentially advertising) plays a substantial role in creating expectations about the products customers will acquire and use. Customers use their experience with products/services to test their expectations. Second, customers will tend to attempt to confirm (rather than disconfirm) their expectations. The theory suggests customers are biased to positivity confirm their product/service experience.

3.5.4 Factors influencing customer satisfaction in banks

The satisfaction of customers is necessary for a successful organisation, and employee satisfaction is valuable to obtain the vision and task of the organisation. Employee satisfaction is one of the most critical factors in the service sector, so the organisation should be careful to increase employee satisfaction. In an industry such as banking, customers interact directly with the employees. When an employee feels satisfied with her/his job, s/he will try the best to attract more customers. There are many ways that an employee can attract customer, such as good relationship, email reply, good care and welcome for help. A receptive attitude is a crucial component for giving the customer a positive image of the bank and the service provided.

The behaviour of employees which leads towards customer staying or leaving is important. According to the research, satisfied employees can satisfy the customer. Long-term priorities for business development and Social Welfare programs influenced both the employee and the customer.

Organisations may reach high levels of the quality of product or customers service if the employees feel satisfied.

Other factors, which influence customer satisfaction in commercial banking, are branch location and its convenience, physical environment, structure, design, and general atmosphere have the same effect on customer satisfaction

Customer behaviour is also affected by personalities such as age, life cycle, occupation, economic status, and lifestyle. Those factors such as evidence of services, encounters, image, and price constitute customers. Satisfaction or dissatisfaction did not arise from similar factors. The level of customer satisfaction will change if some factor of service quality gets imported. Contrary, if the quality of these factor decreases, it will cause customer dissatisfaction.

Consequently, a manager can learn that these factors are significant to stay competitive in today's banking world. Banks should consider all these factors while making policies regarding customer satisfaction.

3.6 Customer service quality and customer satisfaction

Customer service quality and customer satisfaction are fundamental aspects in case entities in the service sector. In the highly competitive market, rivalry business concerns compete to provide maximum quality through their services to delight their customers, without waiting for complaints from the customers. Similarly, firms cannot wait to evaluate the progress in customer satisfaction based on the number of complaints acknowledged. Satisfying customer is not a much difficult task as measuring service quality. Satisfaction and service quality go hand in hand. Many studies have been made in customer satisfaction and customer service quality to establish the relationship between these variables. Satisfaction is generally

viewed as a broader concept, whereas service quality assessment focuses especially on dimensions of service. Service quality is a focused evaluation that reflects the customers' perception of specific dimensions of service quality – reliability, responsiveness, empathy, tangibles and assurance. Satisfaction, on the other hand, is more inclusive. It influenced by perceptions of service quality, product quality and price, and situational and personal factors.

Various studies have examined whether customer satisfaction leads to service quality and vice-versa, i.e. the relationship between customer satisfaction and service quality. But this aspect is yet unresolved. Comparing two inter-related constructs, (Parasuraman, Zeithaml, & Berry, 1988) conceptualised perceived service quality as long run overall evaluation about service; in contrast to it, the customer satisfaction is a transaction-specific evaluation. Based on these conceptualisations, the authors have profound that the incidents of customer satisfaction over time result in the perception of service quality. (Bitner, 1990) prescribed a model of service encounter evaluation and supported the effect of customer satisfaction on service quality empirically, which clearly shows the author's positive opinion towards the argument that customer satisfaction leads to service quality.

(Spreng & Mackoy, 1996) also studied the relationship between service quality and satisfaction based on their modified satisfaction and service quality model. Customer satisfaction and service quality had widely recognised as antecedents of repurchase intentions. Customer satisfaction is a better predictor of repurchase intentions than service quality. It was evident from a study conducted by (Cronin & Taylor, 1992) where the researcher observed a strong relationship between customer satisfaction and repurchase intentions than the relationship between service quality and repurchase intentions.

3.7 Consumer behaviour

Consumer behaviour is the study of the behaviour of individuals, organisations and groups to know how they purchase, select, use and dispose of goods, services, experiences or ideas to satisfy the needs and wants (Kotler, Kevin, Koshy, & Jha, 2009). It blends concepts from psychology, sociology, social anthropology, marketing and economics. It tries to understand how emotions affect buying behaviour both individually and in groups. It attempts in-depth knowledge into the various characteristics like demographics and behavioural variables of the individuals to identify their needs. It also tries to influence the consumer from groups such as friends, family, reference groups, and society.

Customer behaviour study based on consumer buying behaviour in which the customer plays three different roles of user, payer and buyer (James, Roger, & Paul, 1990). Research has revealed that consumer behaviour is challenging to predict even for experts in the field as it is irrational. Relationship marketing an influential asset for customer behaviour analysis. It has a keen interest in highlighting the importance of the customer or buyer, thereby bringing out the true meaning of marketing.

Consumer acts in a variety of the way when faced market situation that requires a purchase decision. Consumer behaviour comprises of several uses and diverted to answer the questions of what buyer's buy, how much they buy, who does buying, why buyers buy, how buyers buy and where buyers and so on.

Consumer Behaviour- Definitions

Definitions given by eminent contributors in the area of consumer behaviour are given below:

- *"Consumer behaviour refers to those acts of individuals directly involved in obtaining and using economic goods and services including the decisions processes that precede and determine these acts"*- Engel, Blackwell and Kollat.

- *"Buyer behaviour is all psychological, social and physical behaviour of potential consumers as they become aware of, evaluate the purchase, consume and tell other people about products and services"*- Webster.

- *"Consumer behaviour can be defined as the activities and actions of people and organisations that purchase and use economic goods and services, including the influence on these activities and actions"*- E.J.F. Engel.

- *"Consumer buying behaviour refers to the buying behaviour of final consumers individual households who buy goods and services for personal consumption"*- Kotler & Armstrong.

- *"The field of consumer behaviour is the study of individuals, groups, or organisations and the processes they are to select, secure, use and dispose of products, services, experiences or ideas to satisfy needs and the impacts that these processes have on the consumer and the society"*- Hawkins, Best & Coney.

- *"Consumer behaviour is the process whereby individual decides, when, what, where, how and from where to purchase goods and services."*- Prof. C G Walter.

- *"Consumer behaviour is all the psychological, social and physical behaviour of potential. Customers as they become aware to evaluate, purchase, consume and tell about the product and the services"*- Prof. G W Paul.

3.7.1 Process of consumer behaviour

Consumer behaviour is an ongoing process, not merely what happens when a consumer hands over money or a credit card and urn receives some goods or service. The exchange, a transaction in which two or more organisations or people give and receive something of value, is an integral part of marketing. Although exchange remains an integral part of consumer behaviour, the expanded view emphasises the entire consumption process, which includes the issues that influence the consumer before, during, after a purchase. It contains some pre-purchase issues, purchase issues and post-purchase issues.

Figure 3.3: Process of consumer behaviour
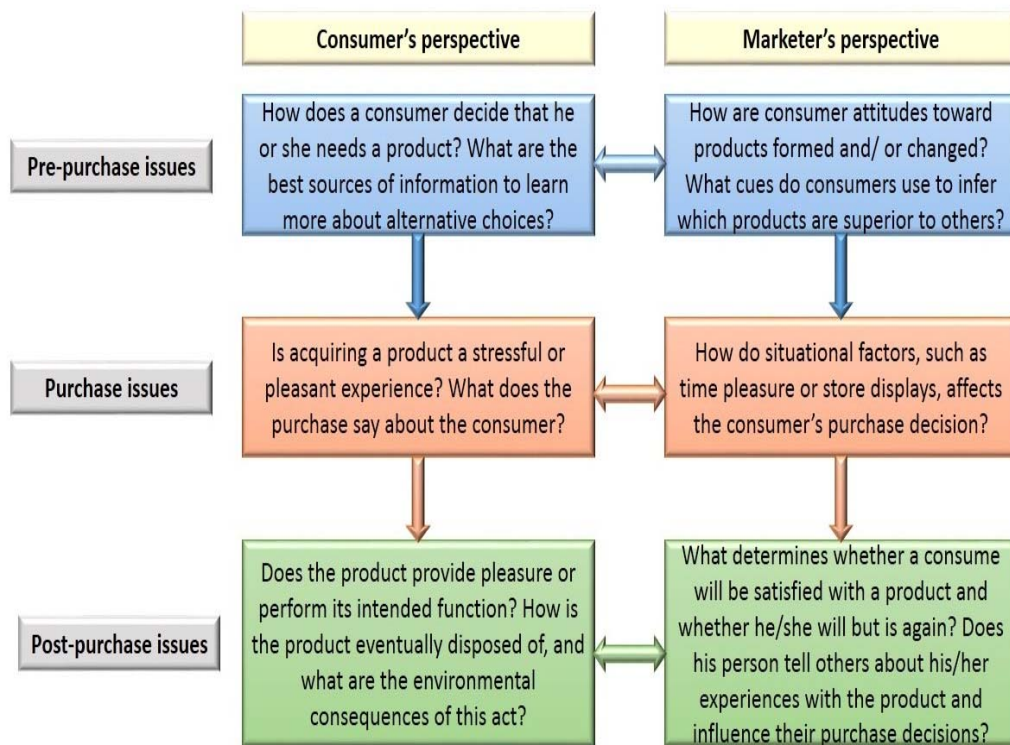
Source: (Solomaon, 2002)

3.7.2 Determinants of consumer behaviour

One's behaviour, either as an individual or as a consumer, is being affected by many factors. Some of which may be economic, psychological and sociological, which are being further affected by many other sub-factors as consumer behaviour being a psychological aspect.

I. **Economic determinants**: Economic scientists were the first among social scientists to study consumers and their behaviour and provided the details about the solutions to the consumer and their consumption behaviour. Economists take men as a social and a rational animal and is being affected by many factors like:

1. **Personal income**: From the marketing point of view personal income can be classified into disposable income and discretionary income. Disposal income is the amount of money that a consumer has at this disposal for spending or saving, or both. Any change in disposable income will have a direct effect on consumer's buying decisions. A decline in disposable income reduces consumer spending, and the increase in disposable income raises consumer spending and leads to go for more and more luxuries. Discretionary income means the income after spend for the nececities of an individual.

2. **Family income**: In case a consumer is the maker of a joint family. The buying behaviour influenced by family income rather than individual income. Family income is the aggregation of different individual incomes. Nevertheless, it is seen that in a joint family, a rise in an individual member's

income may be naturalised by a fall in another member's income. So the size of the joint family and total income of the family determines the buying behaviour of the family members.

3. **Consumer credit**: Availability or paucity of consumer credit has an impact on consumer buying behaviour. Consumer credit is a facility extended marketer to postpone the payments of the product. Easy availability of consumer credit makes the consumer go in for those consumers durable, which he would have postponed otherwise. Further,, it makes them spend more freely the current income that is happening the, as bank are giving liberal loans, consumers are buying among items that they otherwise cannot buy.

4. **Level of the living standard**: If the consumer income goes down, the consumer spending will not come down proportionately because it is tough to come down from one's established standard of living. On the other hand rise in one's income raises one's living standard accordingly.

5. **Consumer income expectations**: Future income expectations of the consumer influence consumer behaviours. Suppose he is optimistic or the pessimistic about consumer income, that determines the level of current spending. If he has got bleak prospectus and less future expected income, he spends less and saves more and vice versa.

6. **Availability of consumer credit**: Availability or paucity of consumer credit has its tremendous impact on consumer

buying behaviour. These deep banks and other official institutions are giving very liberal consumer credit in many shapes like deferred payment, instalment and higher purchase system. Easy availability of consumer credit makes the consumer go in for those consumers durable, which he would have postponed otherwise. Due to these facility consumers may spend more than their requirement, which may disturb their peace of mind and monthly budget.

7. **Consumer liquid assets**: If a consumer has got a good amount of liquid assets, i.e. assets held e-money, or near money, then his sending capacity and behaviour would be different if a consumer has got a good amount of cash in the bank or share bonds and saving certificate then he will spend more in purchasing consumable and durable items.

II. **Psychological determinants:** Psychologists have also given certain determinants that may affect consumer behavior: internal consumer like his perception, motivation, and brand loyalty. Some of these are the critical psychological determinants:

1. **Motivation and morale level of consumers**: Motivation is an active, strong driving force that exists to reduce tension and bring a person in high spirit. When a consumer is in high spirit, his spending behaviour is changed. It leads the individual to act in a particular way. Motivation leads to why a consumer behaves in a particular way. It is governing force of consumer behaviour. It directly affects one's quality and equality of purchase. Motivation is the complex network of

psychological and physiological mechanisms affecting consumer behaviour.

2. **Perception of the consumer**: Perception has got a particular importance in marketing as the process of perception leads to thoughts, and thought leads to action. Perception is when one can see, hear, touch, smell and sense something, some event or some relation and act accordingly. Perception is selective if things that matters one in life. The variables like colour, size, shape, contrast, intensity, and frequency all depend upon one's perception, leading to affect consumer behaviour.

3. **Attitude**: Attitudes are learned. These formed as a result of direct experience with the product, information acquired from others, or mass media exposure. A learned attitude has got a motivational quality. To some extent, attitudes have got consistency. Secondly, attitudes occur within a situation. By situation, we mean events or circumstance at a particular point in time. As the marketing manager's success determined by his ability to understand, predict, and influence consumer attitudes. Attitude changing is a more difficult task than mere confirming. It is easier to create a new attitude than to change the existing one. The most potent instrument of attitude change and its new creation is through advertising.

4. **Learning**: Listening is the ability to understand and report effectively to oral communication. Hearing is with ears but listening with the mind. Listening and learning go side by side. Learning involves change, though not necessarily an

improvement in one's behaviour. Every aspect of human behaviuor responsive to learning. Learning defined as a permanent change in one's behaviour due to experience. Learning has numerous benefits in every sphere of life and every aspect of business activities like marketing, HRD, production.

5. **Personality**: Personality is an organised behaviour of an individual to react in a given stimulus in a manner. Personality might be understood as a character-wise pattern of behavior and mode of thinking that determine a person's adjustment to the environment.

III. **Sociological determinants**: Sociologist and social psychologists have attempted to explain the behaviour of a groups of individuals and how it affects consumer behavior while making purchasing decisions. Group of individual in the form of:

1. **Family**: Family being a primary group is vital because it links the individual with a broader society, and it through that, individuals learn the roles. The family impact on consumer buying behaviour could traced in two ways:

   (i) The family influence on individual's personality, chrematistics, attitude and the evaluation criteria.

   (ii) The family influences on the decision making process involved in purchase.

2. **Reference group**: Every human being in this world is the member of his family and a member of some group or groups outside the family circle. This group can be called as

reference group. There are a professional group and social group that influences the individual opinions, believes and aspirations. These groups provide an individual with a sense of identity, accomplishment, and stability.

3. **Opinion leaders**: They are also known as influential, which play a key role in influencing their followers' buying behaviour. The beliefs, preferences, attitudes, actions and behaviour of the leader set the trend and pattern for others to follow in a given situation. Marketers very often try to catch hold of the opinion leaders through advertisement and other means of communication. If they succeed in selling their ideas and products to the opinion leaders, they have sold it to the entire group of followers he hires them.

4. **Social class and caste**: In fact, to a more considerable extent, buying behaviour is also influenced by the social class and the caste to which they belong. Social class is a larger group than family and reference group. Social class is, in fact, is determined by income, authority, power, ownership, lifestyle, education, consumption pattern, occupation and the type of individual markers.

5. **Culture**: Culture includes cognitive elements, beliefs, values, norms, signs and even non-formative behaviour. These elements of culture pass socially from one generation to the next generation. Culture groups further divided into sub-culture groups with a unique consumption pattern that provides an important basis to marketers. While designing the

marketing mix, it is essential to determine the broad cultural values relevant to the product as the most effective means of conveying these values.

3.7.3 Post service behaviour

The post-purchase or post service behaviour plays an important part in developing a relationship between the customer and the marketer. On the part of the marketer, an attempt to recognise consumer's post-purchase behaviour indicates his desire and commitment towards the implementation of marketing orientation or marketing concept in business. In this, the marketer identifies with his customers and thinks from customer's perspective. If purchase represents customer's consumption motives and purposes, the post-purchase behaviour indicates whether those purposes and motives had achieved.

After making the purchase, the consumer may experience dissatisfaction from certain disquieting features or hearing favourable things about other brands and will be alert to information that supports his or her decision. Marketing communications should supply beliefs and evaluations that reinforce consumers' preference and help them feel good about the brand. Therefore, the marketer has a great responsibility in monitoring post purchase satisfaction, post purchase actions and post purchase product uses.

3.8 Customer loyalty

The level of competition in the service industry increased day by day. Therefore the service industry depends upon customer loyalty to a large extent. Since loyal customers can help generate new customers, it is a need to give due thought to the concept of customer loyalty. The concept of customer

loyalty and the other aspects of customer loyalty based on the available literature explained below.

(Jacoby & Kyner, 1973) explained loyalty as a subjective behavioural reaction by a customer as a result of psychological processes which customer articulated over time for the respective brands out of present brands. (Newman & Werbel, 1973) defined customer loyalty as features of the customers, who only considered a particular brand, and purchased, again and again, that brand without getting information for that brand.

(Jacoby & Chestunt, 1978) defined loyalty as fact, which was the result of the behavioural aspect of consumer's inclination for a particular brand. (Dick & Basu, 1994) defined loyalty as potency of association between an individual outlook and repeat behaviour. (Heskett, Jones, Loveman, Sasser, & Schlesinger, 1994) explained customer loyalty as purchasing products and services from a company again and again and recommending the company to others. (Bloemer & Kasper, 1995) viewed that despite expressing loyalty as repetitive purchasing behaviour, it could inferred as true loyalty leading to the actual repurchase of the brand regardless of commitment.

(Gremler & Brown, 1996) broadened the notion of customer loyalty in the direction of services to describe service loyalty. Service loyalty stated as the level to which a consumer displays the buying deeds repeatedly from a service giver, has a positive attitude toward the service giver, and whenever there was a requirement customer considers the same service giver. (Oliver R. L., 1997) stated loyalty as the strong promise by the customer to re-bought the much-loved goods or services besides the presence of marketing and situational-based factors that can influence customers' behaviour.

(Neil, 1999) defined loyalty as the customer's ratio of a similar product or services to the overall number of shopping by the customer in a specific category. Customer loyalty had defined as consumer's actions and their wishes in substitution for their involvement in interactive programmes by the firms (Kotler P. , 2003). Customer loyalty could stated as a customer persisting in considering that company's goods/services were the superior choice and the company fulfilled the consumer's worth able proposition in a most acceptable manner. Therefore, customers would consider the given offer by the company at any time they face the purchasing decision of the product or service. Loyalty defined as a level to which consumers desired to maintain their relationships with a service provider. This aspect depends upon their belief whether the value they received from the concerned service provider was greater or not compared to other service providers.

Loyalty connotes emotions or an approach of dedicated connection as a result of affection with the company. Such affection enables a person to feel accountable to continue the relationship with the company even in the bad phase of the company. Customers can stick with their relationship with the firm and displays loyal behaviours on the grounds of their faith in the brand. Rundle-Thiele (2005) stated loyalty as "the state or quality of being loyal, where loyalty defined as a customer's allegiance or adherence towards an object." Loyalty was a particularity of beliefs, a set situation of mind where the customer perspective from the long-term viewpoint had assurance to do business again and again with the same company (Zineldin, 2006).

Customer loyalty signifies lynching in there even at the time of existence of problem over there. The existence of such behaviour was the reason the company had been friendly to them in the earlier times and

resolved the problems whenever they existed. It generally explains that these customers did not search for competitors, and whenever contacted or reached competitors, they didn't show interest. It also explains that these customers had been eager to prevail over any flaw of the company, eager to spend the time and put the effort in interaction with the company based on previous successes. (Oliver R. L., 2010) defined customer loyalty as intensely held devotion to purchase or show support to a favoured product or services time and again in the future, thereby leading to buying of the same brand or the same brand set again and again, despite circumstantial and marketing influence having the prospective to lead the switching deeds. In a nutshell, customer loyalty means a customer wishes to execute dealing with the company and does.

3.8.1 Types of loyalty

Loyalty had classified into four types based on the relationship between attitude and repeat behaviour loyalty. These four types of loyalty are as follows (Dick and Basu, 1994):

True Loyalty: The situation where both the attitude and the repurchasing behaviour of the customer was high.

Latent Loyalty: The situation where the attitude of the customer was high, but the repeated purchase was low. It generally relegated a situation where the consumers might not often purchase from the same brand, but they went for the same one whenever they did purchase.

Spurious Loyalty: The situation where both the attitude and the repurchasing behaviour of the customer occurs to be low. In this situation, customers might go for a repeated purchase because of some circumstantial

restrictions, a lack of feasible alternatives or the occurrence of inconvenience for other options.

No Loyalty: The situation where customers had no positive attitude toward the brand and even didn't repeat their purchase from the same brand. The customers in this category didn't develop any kind of loyalty to the brand.

According to (Gounaris & Stathakopoulos, 2004) ,customer loyalty classified into the following four types:

- **Premium loyalty** indicated the most significant degree of loyalty among customers. Consumer showed favourable feelings regarding the brand, and they go for purchasing the brand again and again and for this they also have the consent of their group, community or public.

- **Inertia loyalty** was the feeble type of loyalty. It covered a sequence of purchases again and again but lacked both affection and social support. Customer behaviour based on habit or convenience can describe the sequence of purchases done.

- **Covetous loyalty** not include repeated buying of the brand. Despite, covetous loyal consumers have developed constructive belief and fondness for the brand. The social environment reinforced the customers to adopt this attitude. Covetous loyal consumers were imperative for the organisation as if they can influence the preferences of friends, associates, family and so on, hence they can indirectly contribute to the company's income.

- **No loyalty** was about not purchase the brand, no social influences and a complete lack of attachment.

3.8.2 The wheel of loyalty

Building customer loyalty is complicated. Most people cannot think of more than perhaps a handful of firms they genuinely like and to whom they are committed to going back. It shows that although firms put enormous amounts of money and effort into loyalty initiatives, they often are not successful in building true customer loyalty.

Figure 3.4: The Wheel of Loyalty
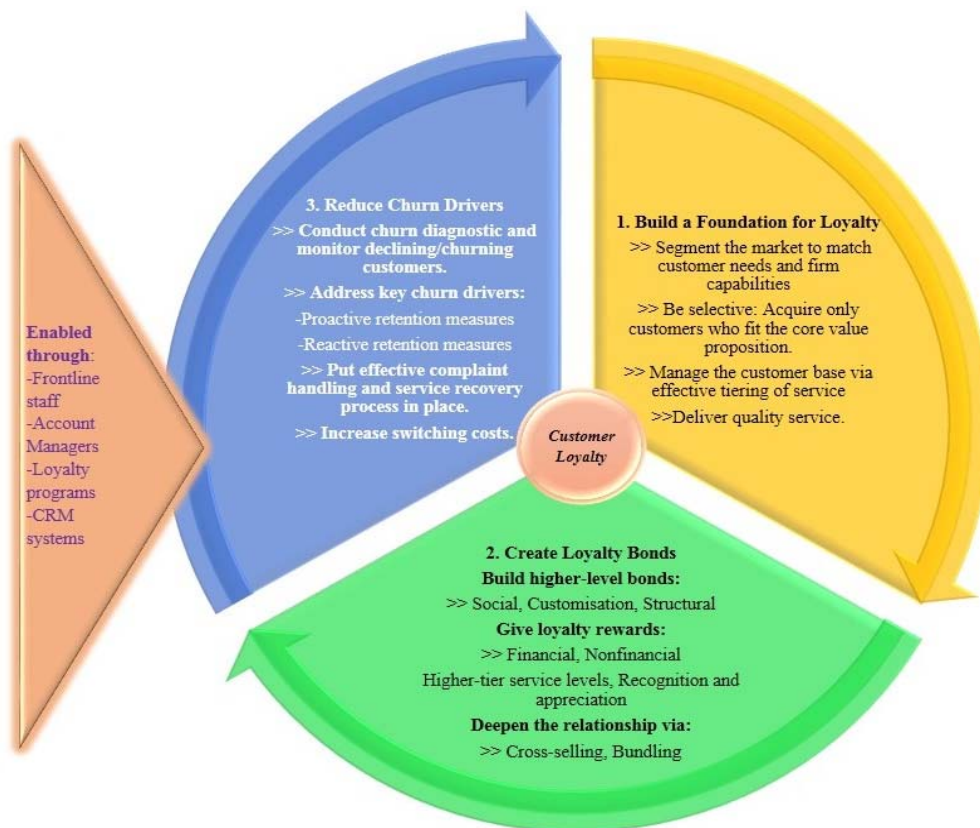
Source: (Lovelock, Wirtz, & Chatterjee, 2011)

The figure 3.4 explains the framework for thinking about how to build customer loyalty. It comprises three sequential strategies.

- First, the firm needs a solid foundation for creating customer loyalty that includes targeting the right portfolio of customer segment, attracting the right customers, tiering the service and delivering high levels of satisfaction.

- Second, to truly build loyalty, a firm needs to develop close bonds with its customers that either deepen the relationship through cross-selling and building or add value to the customer through loyalty and higher-level bonds.

- Third, the form needs to identify and eliminate the factors that result in "churn" – the loss of existing customers and the need to replace them with new ones.

3.9 Conclusion

The historical background of Regional Rural Banks and Kerala Gramin Bank summarised in the first part of the present chapter. Regional Rural Banks plays an essential role in the development of the rural area. The satisfied customers become loyal customers if the banks ensure quality in their service. The fundamental theoretical background of the major areas of study, such as service quality, customer satisfaction, consumer behaviour, and customer loyalty, is also explained in the present chapter.

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Chapter 4

Service Quality Offered by the Kerala Gramin Bank

C o n t e n t s	4.1	*Introduction*
	4.2	*Objective of the chapter*
	4.3	*The level of Service Quality offered by the Kerala Gramin Bank*
	4.4	*Socio-demographic difference among bank customers and level of Service Quality*
	4.5	*Service Quality of Kerala Gramin Bank: A socio-demographic comparison*
	4.6	*Conclusion*

4.1 Introduction

The present chapter deals with the first objective of the research to study the service quality offered by Kerala Gramin Bank. The chapter examines the level of service quality offered by the Kerala Gramin Bank and its socio-demographic association among the bank customers. Besides this, mean rank comparison and its socio-demographic difference among the bank customers also examined. Tangibility, reliability, responsiveness, assurance and empathy have taken as service quality factors of KGB. Gender, age, educational qualification, occupation, year of experience with the bank and account in other banks of the Kerala Gramin bank customers taken as socio-demographic factors for the data analysis.

4.2 Objective of the chapter

Objective I: To understand the level of service quality offered by the Kerala Gramin Bank.

To achieve the first objectiveof the study, the level of service quality offered by the Kerala Gramin Bank was assessed, using Quartile Deviation, Percentage Analysis, and Chi-Square tests. Quartile Deviation used to convert data into three quarter that Q1, Q2 and Q3. Percentage analysis was used to measure the percentage of response contained in each quarter. The Chi-Square test was adopted for testing the significance of data distribution in each quartile. Here the data were used as categorical nature; a non-parametric test (Chi-square test) was employed for the data analysis. Besides this, the relative ranking on various service quality factors and its socio-demographic differences among KGB customers were also studied. It was measured using mean scores, standard deviation, one sample t test, independent t test, ANOVA and Tukey HSD post hoc analysis.

<div align="center">

Part- A

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4.3 The level of Service Quality offered by the Kerala Gramin Bank

The following five factors considered as service quality factors of Kerala Gramin Bank that

(1) Tangibility

(2) Reliability

(3) Responsiveness

(4) Assurance

(5) Empathy

H0.4.1: The proportions of the level of tangibility factor offered by the Kerala Gramin Bank are equally distributed

Table No 4.1 The level of tangibility factor offered by the Kerala Gramin Bank

Attribute	Low level (Q1)	Moderate level (Q2)	High level (Q3)	Total	Chi-Square value	P value
Level of tangibility factor offered by the Kerala Gramin Bank	170 (26.5%)	276 (43%)	196 (30.5%)	642 (100%)	28.52	<0.001**

Source: Primary data

*** indicates significant at 1% level*

Since the P value is <0.01, the proportions of the level of tangibility factor offered by the Kerala Gramin Bank are not equally distributed. It indicates that there is a significant difference regarding the level of tangibility factor offered by the Kerala Gramin Bank. From the above table, it can be observed that 26.5 percent of Gramin bank customers consider low level tangibility features (Up to date and modern equipment, visually appealing physical facilities, well dressed and apparently neat employees, and clean bank environment) offered by Kerala Gramin Bank. 43 percent of bank customers consider moderate level tangibility features. 30.5 percent of the bank customers consider high level tangibility features offered by the Kerala Gramin Bank. So, it can be inferred that Kerala Gramin Bank offers moderate level tangibility to their customers. It means that Kerala Gramin Bank has moderate level up to date and modern equipment, visually appealing physical facilities, well dressed and apparently neat employees, and a clean bank environment.

H0.4.2: The proportions of the level of reliability factor offered by the Kerala Gramin Bank are equally distributed

Table No 4.2 The level of reliability factor offered by the Kerala Gramin Bank

Attribute	Low level (Q1)	Moderate level (Q2)	High level (Q3)	Total	Chi-Square value	P value
Level of reliability factor offered by the Kerala Gramin Bank	210 (32.7%)	270 (42.1%)	162 (25.2%)	642 (100%)	27.36	<0.001**

Source: Primary data
*** indicates significant at 1% level*

Since the P value is <0.01, the proportions of the level of reliability factor offered by the Kerala Gramin bank are not equally distributed. This indicates that there is a significant difference in the amount of reliability factor provided by Kerala Gramin Bank. From the above table, it can be inferred that 32.7 percent of bank customers consider low level reliability features (right service promptly, sincere interest in problem solving, offering promised services, and maintenance of error-free records) offered by the Kerala Gramin Bank. 42.1 percent of bank customers consider moderate level reliability features offered by the Kerala Gramin Bank. 25.2 percent of customers consider high level reliability features. So, it can be inferred that Kerala Gramin bank offers a moderate level of reliability to its customers. It means that the bank have a moderate level of service reliability, such as provide right services promptly, sincere interest in problem solving, offering promised services, and maintenance of error-free records.

H0.4.3: The proportions of the level of responsiveness factor offered by the Kerala Gramin Bank are equally distributed

Table No 4.3 The level of responsiveness factor offered by the Kerala Gramin Bank

Attribute	Low level (Q1)	Moderate level (Q2)	High level (Q3)	Total	Chi-Square value	P value
Level of responsiveness factor offered by the Kerala Gramin Bank	162 (25.2%)	260 (40.5%)	220 (34.3%)	642 (100%)	22.69	<0.001**

Source: Primary data

*** indicates significant at 1% level*

Since the P value is <0.01, the proportions of the level of responsiveness factor offered by the Kerala Gramin bank are not equally distributed. It indicates that there is a significant difference in the amount of responsiveness factor offered by Kerala Gramin Bank. From the above table, it can be interpreted that 25.2 percent of bank customers consider low level responsiveness features (quick replies on customer queries, timeliness in services, efficient customer support and, willingness to help customers) offered by the Kerala Gramin Bank. 40.5 percent of bank customers consider moderate level responsiveness features offered by the Kerala Gramin Bank. 34.3 percent of customers consider high level responsiveness features. So, it can be said that Kerala Gramin bank offers moderate level responsiveness to their customers. It means that the bank have a moderate level of responsiveness in their services such as offer quick replies to customer queries, timeliness in services, efficient customer support and, willingness to help customers.

H0.4.4: The proportions of the level of assurance factor offered by the Kerala Gramin Bank are equally distributed

Table No 4.4 The level of assurance factor offered by the Kerala Gramin Bank

Attribute	Low level (Q1)	Moderate level (Q2)	High level (Q3)	Total	Chi-Square value	P value
Level of assurance factor offered by the Kerala Gramin Bank	170 (26.5%)	300 (46.7%)	172 (26.8%)	642 (100%)	51.85	<0.001**

Source: Primary data
*** indicates significant at 1% level*

Since the P value is <0.01, the proportions of the level of assurance factor offered by the Kerala Gramin bank are not equally distributed. This indicates that there is a significant difference in the amount of assurance factor offered by Kerala Gramin Bank. In the above table, it can be interpreted that 26.5 percent of bank customers consider low level assurance features (quick and efficient delivery of services, politeness of staff towards customers, well knowledge for customers questions, and safe bank transactions) offered by the Kerala Gramin Bank. 46.7 percent of bank customers consider moderate level assurance features offered by the Kerala Gramin Bank. 26.8 percent of customers consider high level assurance features. So, it can be said that Kerala Gramin bank offers moderate level assurance to their customers. It means that the bank provide moderate level assurance on quick and efficient delivery of services, polite staff towards customers, well knowledge for customers' questions, and safe bank transactions.

H0.4.5: The proportions of the level of empathy factor offered by the Kerala Gramin Bank are equally distributed

Table No 4.5 The level of empathy factor offered by the Kerala Gramin Bank

Attribute	Low level (Q1)	Moderate level (Q2)	High level (Q3)	Total	Chi-Square value	P value
Level of empathy factor offered by the Kerala Gramin Bank	174 (27.1%)	296 (46.1%)	172 (26.8%)	642 (100%)	47.14	<0.001**

Source: Primary data

*** indicates significant at 1% level*

Since the P value is <0.01, the proportions of the level of empathy factor offered by the Kerala Gramin bank are not equally distributed. This indicates a significant difference in the factor of empathy offered by Kerala Gramin Bank. In the above table, it said that 27.1 percent of bank customers consider low level empathy features (understanding customers' needs, strong customer relationship, priority towards customers interest, individual attention, and convenient operating hours) offered by the Kerala Gramin Bank. 46.1 percent of bank customers consider moderate level empathy features. 26.8 percent of customers consider high level empathy features offered by the Kerala Gramin Bank. So, it can be said that Kerala Gramin bank offers a moderate level of empathy to its customers. It means that the bank have a moderate level understanding towards their customers' needs, moderate level customer relationship, moderate level consideration in priority towards customers' interest, moderate level individual attention to the customers and convenient operating hours for the customers.

4.4 Socio-demographic difference among bank customers and level of Service Quality

The following five factors are considered as socio-demographic factors for the analysis

(1) Gender

(2) Age

(3) Educational Qualification

(4) Occupation

(5) Experience with the bank

(6) Accounts in other banks

4.4.1 Socio-demographic difference among the bank customers and level of Tangibility

4.4.1.1 Chi-square test for association between gender and level of tangibility

H0.4.6: There is no significant association between gender and level of tangibility

Table 4.6: Chi-square test for association between gender and level of tangibility

Gender	Level of tangibility			Total	Chi-square Value	P value
	Low	**Moderate**	**High**			
Male	102 (30.9%)	144 (43.6%)	84 (25.5%)	**330 (100%)**		
Female	68 (21.8%)	132 (42.3%)	112 (35.9%)	**312 (100%)**	10.82	0.004**
Total	**170 (26.5%)**	**276 (43%)**	**196 (30.5%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
  *2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected. Hence, it can be concluded that there is a significant association between gender and

level of tangibility in service quality among the customers of Kerala Gramin Bank. On the basis of row percentage, in the case of male customers, 30.9% of customers feel low level of tangibility in service quality, 43.6% perceive a moderate level of tangibility, and 25.5% of customers feel high level of tangibility in service quality. Among female customers, 21.8% of customers feel low level of tangibility, 42.3% perceive a moderate level of tangibility, and 35.9% feel high level of tangibility. On these ground, it is summed up that male customers feel low level of tangibility in the service quality of KGB than female customers. At the same time, female customers feel high level of tangibility than male customers.

4.4.1.2 Chi-square test for association between age group of bank customers and level of tangibility

H0.4.7: There is no significant association between age group of bank customers and level of tangibility

Table 4.7: Chi-square test for association between age group of the bank customers and level of tangibility

Age	Level of tangibility			Total	Chi-square Value	P value
	Low	Moderate	High			
Below 25 years	62 (33%)	94 (50%)	32 (17%)	188 (100%)		
26 to 35 years	56 (26.7%)	94 (44.8%)	60 (28.6%)	210 (100%)		
36 to 50 years	38 (24.1%)	60 (38%)	60 (38%)	158 (100%)	38.49	<0.001**
Above 50 years	14 (16.3%)	28 (32.6%)	44 (51.2%)	86 (100%)		
Total	**170 (26.5%)**	**276 (43%)**	**196 (30.5%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
*2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1% level. Hence, it can be concluded that there is an association between various age group customers and level of tangibility in service quality. Based on the row percentage, in the case of age group below 25 years, 33% of customers perceive low level tangibility in service quality, 50% customers feel moderate level tangibility, 17% customers feel high level tangibility. Under the age group of 26 to 35 years, 26.7% of customers sense low level tangibility, 44.8% of customers perceive moderate level tangibility, and 28.6% observe high level tangibility. In the case of 36 to 50 years of age group, 24.1% of customers perceive low level tangibility, 38% of customers feel moderate level and high level tangibility. About above 50 years age group customers, 16.3% of customers feel low level tangibility, 32.6% of customers perceive moderate level tangibility and 51.2% sense high level tangibility. Therefore, it is understood that below 25 years age group customers feel low level of tangibility in the service quality of KGB than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers feel high level tangibility than other age group customers.

4.4.1.3 Chi-square test for association between educational qualification and level of tangibility

H0.4.8: There is no significant association between educational qualification and level of tangibility

Table 4.8: Chi-square test for association between educational qualification and level of tangibility

Educational qualification	Level of tangibility			Total	Chi-square Value	P value
	Low	Moderate	High			
Below SSLC	8 (23.5%)	14 (41.2%)	12 (35.3%)	34 (100%)	27 .65	0.002**
SSLC	20 (22.7%)	34 (38.6%)	34 (38.6%)	88 (100%)		
Higher secondary	18 (15.3%)	48 (40.7%)	52 (44.1%)	118 (100%)		
Graduation	68 (31.8%)	90 (42.1%)	56 (26.2%)	214 (100%)		
Post-graduation	38 (27.1%)	70 (50%)	32 (22.9%)	140 (100%)		
Professional/Diploma	18 (37.5%)	20 (41.7%)	10 (20.8%)	48 (100%)		
Total	**170 (26.5%)**	**276 (43%)**	**196 (30.5%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
*2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that there is an association

between the educational qualification of customers and level of tangibility in service quality. In reference to row percentage, regarding customers who have qualification below SSLC, 23.5% of customers perceive low level tangibility. 41.2% of customers feel moderate level tangibility, and 35.3% of customers' sense high level tangibility. In the case of customers, who have SSLC qualification, 22.7% of customers feel low level tangibility, 38.6% of customers' sense moderate level tangibility and high level tangibility. Among customers, qualified higher secondary, 15.3% customers perceive low level tangibility in service quality, 40.7% customers feel moderate level tangibility and 44.1% customers perceive high level tangibility. In the case of graduated customers, 31.8% of customers perceive low level tangibility, 42.1% feel moderate level tangibility, and also 26.2% of customers observe high level tangibility. On the other hand, about post graduated customers, 27.1% customers feel low level tangibility, 50% perceive moderate level tangibility and 22.9% customers sense high level tangibility. Beside these, in the case of customers having a professional degree or diploma, 37.5% of customers perceive low level tangibility, 41.7% feel moderate level tangibility and 20.8% of customers sense high level tangibility. All these portrays, customers, having a professional degree or diploma feel low level of tangibility in service quality than any other groups of customers such as customers having qualification below SSLC, SSLC, higher secondary, graduation degree and post-graduation degree. On the other hand, Customers having higher secondary qualification feel high level of tangibility than any other groups.

4.4.1.4 Chi-square test for association between occupation and level of tangibility

H0.4.9: There is no significant association between occupation and level of tangibility

Table 4.9: Chi-square test for association between occupation and level of tangibility

Occupation	Level of tangibility			Total	Chi-square Value	P value
	Low	Moderate	High			
Govt. Sector	24 (26.1%)	44 (47.8%)	24 (26.1%)	92 (100%)		
Private sector	52 (34.7%)	64 (42.7%)	34 (22.7%)	150 (100%)		
Self-employed	22 (19.3%)	50 (43.9%)	42 (36.8%)	114 (100%)		
Student	38 (28.8%)	64 (48.5%)	30 (22.7%)	132 (100%)	36.067	<0.001**
House wife	16 (17.4%)	28 (30.4%)	48 (52.2%)	92 (100%)		
Others	18 (29%)	26 (41.9%)	18 (29%)	62 (100%)		
Total	**170 (26.5%)**	**276 (43%)**	**196 (30.5%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
*   2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that there is an association between occupation of customers and level of tangibility in service quality. Based on row percentage, it is understood that, in the case of government sector employed customers, 26.1% customers perceive low level tangibility, 47.8% customers feel moderate level tangibility and 26.1% sense high level tangibility in service quality. Regarding private sector employed customers, 34.7% of customers feel low level tangibility, 42.7% of customers sense

moderate level tangibility and 22.7% of customers perceive high level tangibility. Among self employed, 19.3% of customers feel low level tangibility in service quality, 43.9% feel moderate level tangibility and 36.8% customers perceive high level tangibility. However, In the case of the student, 28.8% of customers perceive low level tangibility, 48.5% of customers feel moderate level tangibility, and 22.7% of customers feel high level tangibility. On the other hand, among house wife, 17.4% of customers sense low level tangibility. 30.4% of customers perceive moderate level tangibility and 52.2% of customers feel high level tangibility. Beside these, in the case of customers engaged in other employment, 29% of customers perceive low level tangibility, 41.9% customers sense moderate level tangibility and also 29% customers feel high level of tangibility. All these indicate that private sector employed customers feel low level tangibility in service quality of KGB than other groups such as government sector employed customers, self employed customers, student customers, house wife customers and customers engaged in other occupation. However, house wife customers feel high level of tangibility than other groups of customers.

4.4.1.5 Chi-square test for association between customer's experience with bank and level of tangibility

H0.4.10: There is no significant association between customer's experience with bank and level of tangibility

Table 4.10: Chi-square test for association between customer's experience with bank and level of tangibility

Experience with bank	Level of tangibility			Total	Chi-square Value	P value
	Low	Moderate	High			
1 to 3 years	90 (30%)	154 (51.3%)	56 (18.7%)	300 (100%)		
4 to 5 years	44 (23.2%)	86 (45.3%)	60 (31.6%)	190 (100%)	61.801	<0.001**

6 to 10 years	26 (27.7%)	18 (19.1%)	50 (53.2%)	94 (100%)		
Above 10 years	10 (17.2%)	18 (31%)	30 (51.7%)	58 (100%)		
Total	**170 (26.5%)**	**276 (43%)**	**196 (30.5%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
*   2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is referred that there is an association between customer's experience with bank and level of tangibility in service quality. Row percentage indicates that, Among customers who have experience with the bank for 1-3 years, 30% customers perceive low level tangibility, 51.3% customers feel moderate level tangibility and 18.7% customers sense high level tangibility. In the case of customers having experience with the bank for 4-5 years, 23.2% of customers feel low level tangibility, 45.3% of customers feel moderate level tangibility and 31.6% of customers feel high level tangibility. Regarding customers who have experience for 6-10 years with the bank, 27.7% of customers sense low level tangibility, 19.1% feel moderate level tangibility, and 53.2% of customers perceive high level tangibility. However, In the case of customers having experience of above 10 years, 17.2% of customers perceive low level tangibility, 31% of customers perceive moderate level tangibility, and 51.7% of customers feel high level tangibility. On these ground, it is summed up that customers having experience with the bank for 1-3 years feel low level of tangibility than other groups of customers like customers having experience with the bank for 4-5 years, 6-10 years and above 10 years. Whereas customers having experience with bank 6-10 years feel high level of tangibility than other groups.

4.4.1.6 Chi-square test for association between customers having and not having account with other bank and level of tangibility

H0.4.11: There is no significant association between customers having and not having account with other bank and level of tangibility

Table 4.11: Chi-square test for association between customers having and not having account with other bank and level of tangibility

Account in other banks	Level of tangibility			Total	Chi-square Value	P value
	Low	Moderate	High			
Yes	138 (29.5%)	204 (43.6%)	126 (26.9%)	**468 (100%)**	13.399	0.001**
No	32 (18.4%)	72 (41.4%)	70 (40.2%)	**174 (100%)**		
Total	**170 (26.5%)**	**276 (43%)**	**196 (30.5%)**	642 (100%)		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
*2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that there is an association between customers having and not having an account with other bank and level of tangibility. Based on row percentage, it is clear that, in the case of customers who have an account with other banks, 29.5% of customers perceive low level tangibility, 43.6% customers feel moderate level tangibility and 26.9% sense high level tangibility. Regarding customers, who does not have an account with other banks, 18.4% of customers perceive low level tangibility, 41.4% of customers feel moderate level tangibility and 40.2% customers feel high level tangibility. Therefore, it is inferred that customers who have an account with other banks feel low level of tangibility in service quality of KGB than customers who do not have an account with other banks. At the same time,

customers who do not have an account with other banks feel high level of tangibility than customers who have an account with other banks.

4.4.2 Socio-demographic difference among the bank customers and level of reliability

4.4.2.1 Chi-square test for association between gender and level of reliability

H0.4.12: There is no significant association between gender and level of reliability

Table 4.12: Chi-square test for association between gender and level of reliability

Gender	Level of reliability			Total	Chi-square Value	P value
	Low	Moderate	High			
Male	124 (37.6%)	134 (40.6%)	72 (21.8%)	**330 (100%)**		
Female	86 (27.6%)	136 (43.6%)	90 (28.8%)	**312 (100%)**	8.393	0.015*
Total	**210 (32.7%)**	**270 (42.1%)**	**162 (25.2%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
*   2. *denotes 5% level significance*

Since P value is less than 0.05, the null hypothesis is rejected. Hence, it can be concluded that there is a significant association between gender and level of reliability in service quality among Kerala Gramin Bank customers. On the basis of row percentage, in the case of male customers, 37.6% customers feel low level reliability, 40.6% customers feel moderate level reliability and 21.8% customers feel high level reliability in service quality of KGB. Among female customers, 27.6% of customers feel low level reliability, 43.6% of customers have moderate level reliability, and 28.8% feel high level reliability. On these ground, it is summed up that, in the case of male and female customers, moderate level reliability dominates. Male customers feel

low level of reliability on the service quality of KGB than female customers. In contrast, female customers feel high level of reliability than male customers.

4.4.2.2 Chi-square test for association between age group of bank customers and level of reliability

H0.4.13: There is no significant association between age group of bank customers and level of reliability

Table 4.13: Chi-square test for association between age group of the bank customers and level of reliability

Age	Level of reliability			Total	Chi-square Value	P value
	Low	Moderate	High			
Below 25 years	82 (43.6%)	78 (41.5%)	28 (14.9%)	**188 (100%)**		
26 to 35 years	66 (31.4%)	88 (41.9%)	56 (26.7%)	**210 (100%)**		
36 to 50 years	38 (24.1%)	76 (48.1%)	44 (27.8%)	**158 (100%)**	29.939	<0.001**
Above 50 years	24 (27.9%)	28 (32.6%)	34 (39.5%)	**86 (100%)**		
Total	**210 (32.7%)**	**270 (42.1%)**	**162 (25.2%)**	642 (100%)		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

    *2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1% level. Hence, it can be concluded that there is an association between various age group customers and level of reliability among Kerala Gramin Bank customers. Based on the row percentage, in case of age group below 25 years, 43.6% of customers perceive low level reliability in service quality. 41.5% of customers feel moderate level reliability and 13.8% of customers have high level reliability under the age group of 26 to 35 years, 31.4% feel low level reliability, 41.9% customers perceive moderate level reliability, 26.7% have high level reliability. In the case of 36 to 50 years age group, 24.1% of

customers have low level reliability, 48.1% of customers feel moderate level reliability, and 27.8% perceive high level reliability. About above 50 years age group customers, 27.9% of customers feel low level reliability, 32.6% perceive moderate level reliability and 39.5% have high level reliability. Therefore, it is understood that below 25 years age group customers feel low level of reliability in the service quality of KGB than other age groups such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers feel high level of reliability than other age group customers.

4.4.2.3 Chi-square test for association between educational qualification and level of reliability

H0.4.14: There is no significant association between educational qualification and level of reliability

Table 4.14: Chi-square test for association between educational qualification and level of reliability

Educational qualification	Level of Reliability			Total	Chi-square Value	P value
	Low	Moderate	High			
Below SSLC	14 (41.2%)	16 (47.1%)	4 (11.8%)	34 (100%)		
SSLC	22 (25%)	40 (45.5%)	26 (29.5%)	88 (100%)		
Higher secondary	28 (23.7%)	40 (33.9%)	50 (42.4%)	118 (100%)		
Graduation	82 (38.3%)	90 (42.1%)	42 (19.6%)	214 (100%)	32.893	<0.001**
Post-graduation	50 (35.7%)	64 (45.7%)	26 (18.6%)	140 (100%)		
Professional/Diploma	14 (29.2%)	20 (41.7%)	14 (29.2%)	48 (100%)		
Total	210 (32.7%)	270 (42.1%)	162 (25.2%)	642 (100%)		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that there is an association between educational qualification of customers and level of reliability in service quality. In reference to row percentage, Regarding customers who have qualification below SSLC, 41.2% customers perceive low level reliability, 47.1% customers feel moderate level reliability, and 11.8% have high level reliability. In the case of customers, who have SSLC qualification, 25% of customers have low level reliability, 45.5% of customers feel moderate level reliability and 29.5% of customers have high level reliability in service quality. Among customers, qualified higher secondary, 23.7% have low level reliability, 33.9% feel moderate level reliability and 42.4% customers perceive high level reliability. In the case of graduated customers, 38.3% of customers perceive low level reliability, 42.1% feel moderate level reliability, and also 19.6% have high level reliability. On the other hand, about post graduated customers, 35.7% feel low level reliability, 45.7% perceive moderate level reliability and 18.6% of customers feel high level reliability. Besides these, in the case of customers having a professional degree or diploma, 29.2% of customers perceive low level reliability, 41.7% of customers feel moderate level reliability and 29.2% have high level reliability. All these portrays, customers, having qualification below SSLC feel low level of reliability in service quality of KGB than customers having SSLC qualification, higher secondary qualification, graduation degree, post graduation degree and professional degree or diploma. On the other hand, customers having higher secondary qualification feel high level of reliability than any other groups.

4.4.2.4 Chi-square test for association between occupation and level of reliability

H0.4.15: There is no significant association between occupation and level of reliability

Table 4.15: Chi-square test for association between occupation and level of reliability

Occupation	Level of reliability			Total	Chi-square Value	P value
	Low	Moderate	High			
Govt. sector	24 (26.1%)	36 (39.1%)	32 (34.8%)	92 (100%)		
Private sector	54 (36%)	70 (46.7%)	26 (17.3%)	150 (100%)		
Self-employed	36 (31.6%)	44 (38.6%)	34 (29.8%)	114 (100%)		
Student	62 (47%)	56 (42.4%)	14 (10.6%)	132 (100%)	52.149	<0.001**
House wife	12 (13%)	42 (45.7%)	38 (41.3%)	92 (100%)		
Others	22 (35.5%)	22 (35.5%)	18 (29%)	62 (100%)		
Total	**210 (32.7%)**	**270 (42.1%)**	**162 (25.2%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
*2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that there is an association between occupation of customers and level of reliability in service quality. Based on row percentage, it is understood that, in the case of government sector employed customers, 26.1% customers perceive low level reliability in service quality, 39.1% customers feel moderate level reliability and 34.8% have high level reliability. Regarding private sector employed customers, 36% of customers have low level reliability, 46.7% of customers feel moderate level reliability and 17.3% of customers have high level reliability. Among self employed customers, 31.6% of customers have low level reliability, 38.6% feel moderate level reliability and 29.8% of customers perceive high level reliability. However, In the case of student customers, 47% of customers perceive low level reliability, 42.4% have moderate level reliability and 10.6% of customers feel high level reliability. On the other hand, among house wife customers, 13% of customers feel low level reliability, 45.7% of customers perceive moderate level reliability, and 41.3% of customers feel high level reliability. Besides these, in the case of customers engaged in other employment, 35.5% of customers perceive low level and moderate level reliability and also, 29% of customers have high level reliability in service quality of KGB. All these indicate that student customers feel low level of reliability in the service quality of KGB than other groups such as government sector employed customers, the private sector employed customers, self employed customers, house wife customers and customers engaged in other occupation. However, house wife customers feel high level of reliability than other groups of customers.

4.4.2.5 Chi-square test for association between customer's experience with bank and level of reliability

H0.4.16: There is no significant association between customer's experience with bank and level of reliability

Table 4.16: Chi-square test for association between customer's experience with bank and level of reliability

Experience with bank	Level of reliability			Total	Chi-square Value	P value
	Low	Moderate	High			
1 to 3 years	126 (42%)	130 (43.3%)	44 (14.7%)	**300 (100%)**		
4 to 5 years	52 (27.4%)	88 (46.3%)	50 (26.3%)	**190 (100%)**		
6 to 10 years	18 (19.1%)	36 (38.3%)	40 (42.6%)	**94 (100%)**	57.041	<0.001**
Above 10 years	14 (24.1%)	16 (27.6%)	28 (48.3%)	**58 (100%)**		
Total	**210 (32.7%)**	**270 (42.1%)**	**162 (25.2%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
*   2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is referred that there is an association between customer's experience with bank and level of reliability in service quality of Kerala Gramin Bank. Row percentage indicates that, Among customers who have experience with the bank for 1-3 years, 42% customers perceive low level reliability, 43.3% customers feel moderate level reliability and 14.7% customers have high level reliability. In the case of customers having experience with the bank for 4-5 years, 27.4% of customers have low

level reliability, 46.3% customers feel moderate level reliability and 26.3% customers have high level reliability. Regarding customers who have experience for 6-10 years, 19.1% customers have low level reliability, 38.3% feel moderate level reliability and 42.6% customers perceive high level reliability. However, In the case of customers having experience of above 10 years, 24.1% perceive low level reliability, 27.6% have moderate level reliability, and 48.3% of customers feel high level reliability. On these ground, it is summed up that customers having experience with the bank for 1-3 years feel low level of reliability than other groups of customers like customers having experience with the bank for 4-5 years, 6-10 years and above 10 years. At the same time, customers having experience with the bank for above 10 years feel high level of reliability than other groups.

4.4.2.6 Chi-square test for association between customers having and not having account with other bank and level of reliability

H0.4.17: There is no significant association between customers having and not having account with other bank and level of reliability

Table 4.17: Chi-square test for association between customers having and not having account with other bank and level of reliability

Account in other banks	Level of reliability			Total	Chi-square Value	P value
	Low	Moderate	High			
Yes	166 (35.5%)	200 (42.7%)	102 (21.8%)	468 (100%)	12.302	0.002**
No	44 (25.3%)	70 (40.2%)	60 (34.5%)	174 (100%)		
Total	**210 (32.7%)**	**270 (42.1%)**	**162 (25.2%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
    2. ** denotes 1 % level significance

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence, it is founded that there is an association between customers having and not having an account with other bank and level of reliability. Based on row percentage, it is clear that, in the case of customers who have an account with other banks, 35.5% of customers perceive low level reliability, 42.7% of customers feel moderate level reliability, and 21.8% have high level reliability. Regarding customers, who does not have an account with other banks, 25.3% of customers have low level reliability, 40.2% of customers feel moderate level reliability, and 34.5% feel high level reliability. Therefore, it is inferred that customers who have an account with other banks feel low level of reliability in service quality of KGB than customers who do not have an account with other banks. Whereas customers who do not have an account with other banks feel high level of reliability than customers who have an account with other banks**.**

4.4.3 Socio-demographic difference among the bank customers and level of responsiveness

4.4.3.1 Chi-square test for association between gender and level of responsiveness

H0.4.18: There is no significant association between gender and level of responsiveness

Table 4.18: Chi-square test for association between gender and level of responsiveness

Gender	Level of responsiveness			Total	Chi-square Value	P value
	Low	Moderate	High			
Male	96 (29.1%)	136 (41.2%)	98 (29.7%)	**330 (100%)**	8.229	

Female	66 (21.2%)	124 (39.7%)	122 (39.1%)	312 (100%)		0.016*
Total	**162 (25.2%)**	**260 (40.5%)**	**220 (34.3%)**	**642 (100%)**		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. * denotes 5% level significance*

Since P value is lesser than 0.05, the null hypothesis is rejected. Hence, it can be concluded that there is a significant association between gender and level of responsiveness in service quality of Kerala Gramin Bank. On the basis of row percentage, in the case of male customers, 29.1% of customers feel low level responsiveness, 41.2% have moderate level responsiveness and 29.7% of customers feel high level responsiveness. Among female customers, 21.2% of customers feel low level responsiveness, 39.7% have moderate level responsiveness, and 39.1% feel high level responsiveness. On these ground, it is summed up that male customers feel low level of responsiveness in the service quality of KGB than female customers. Whereas, female customers feel high level of responsiveness than male customers.

4.4.3.2 Chi-square test for association between age group of bank customers and level of Responsiveness

H0.4.19: There is no significant association between age group of bank customers and level of responsiveness

Table 4.19: Chi-square test for association between age group of the bank customers and level of responsiveness

Age	Level of responsiveness			Total	Chi-square Value	P value
	Low	Moderate	High			
Below 25 years	56 (29.8%)	92 (48.9%)	40 (21.3%)	**188 (100%)**	26.590	

						<0.001**
26 to 35 years	48 (22.9%)	88 (41.9%)	74 (35.2%)	**210 (100%)**		
36 to 50 years	42 (26.6%)	48 (30.4%)	68 (43%)	**158 (100%)**		
Above 50 years	16 (18.6%)	32 (37.2%)	38 (44.2%)	**86 (100%)**		
Total	**162 (25.2%)**	**260 (40.5%)**	**220 (34.3%)**	**642 (100%)**		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis rejected at 1% level. Hence, it can be concluded that there is an association between various age group customers and level of responsiveness in service quality of Kerala Gramin Bank. Based on the row percentage, in the case of age group below 25 years, 29.8% of customers perceive low level responsiveness, 48.9% feel moderate level responsiveness, 21.3% of customers sense high level responsiveness. Under the age group of 26 to 35 years, 22.9% feel low level responsiveness, 41.9% of customers perceive moderate level responsiveness, 35.2% perceive high level responsiveness. In the case of 36 to 50 years age group, 26.6% of customers feel low level responsiveness, 30.4% of customers feel moderate level responsiveness and 43% sense high level responsiveness. About above 50 years age group customers, 18.6% of customers feel low level responsiveness, 37.2% perceive moderate level responsiveness, and 44.2% of customers feel high level responsiveness. Therefore, it is understood that below 25 years age group customers feel low level of responsiveness in the service quality of KGB than other age groups such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers feel high level of responsiveness than other age group customers.

4.4.3.3 Chi-square test for association between educational qualification and level of responsiveness

H0.4.20: There is no significant association between educational qualification and level of responsiveness

Table 4.20: Chi-square test for association between educational qualification and level of responsiveness

Educational qualification	Level of responsiveness			Total	Chi-square Value	P value
	Low	Moderate	High			
Below SSLC	12 (35.3%)	14 (41.2%)	8 (23.5%)	**34 (100%)**		
SSLC	20 (22.7%)	34 (38.6%)	34 (38.6%)	**88 (100%)**		
Higher secondary	24 (20.3%)	28 (23.7%)	66 (55.9%)	**118 (100%)**		
Graduation	58 (27.1%)	96 (44.9%)	60 (28%)	**214 (100%)**	36.814	0.001**
Post-graduation	36 (25.7%)	66 (47.1%)	38 (27.1%)	**140 (100%)**		
Professional/Diploma	12 (25%)	22 (45.8%)	14 (29.2%)	**48 (100%)**		
Total	**162 (25.2%)**	**260 (40.5%)**	**220 (34.3%)**	**642 (100%)**		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

2. ** denotes 1 % level significance

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that there is an association

between educational qualification of customers and the level of responsiveness in service quality. In reference to row percentage, regarding customers who have qualification below SSLC, 35.3% of customers perceive low level responsiveness. 41.2% of customers feel moderate level responsiveness and 23.5% of customers sense high level responsiveness. In the case of customers, who have SSLC qualification, 22.7% of customers feel low level responsiveness, 38.6% of customers sense moderate level responsiveness and high level responsiveness. Among customers, qualified higher secondary, 20.3% customers perceive low level responsiveness in service quality, 23.7% customers feel moderate level responsiveness and 55.9% customers perceive high level responsiveness. In case of graduated customers, 27.1% of customers perceive low level responsiveness, 44.9% feel moderate level responsiveness, and also 28% of customers observe high level responsiveness. On the other hand, about post graduated customers, 25.7% of customers feel low level responsiveness, 47.1% customers perceive moderate level responsiveness and 27.1% of customers sense high level responsiveness. Besides these, in the case of customers having a professional degree or diploma, 25% of customers perceive low level responsiveness, 45.8% feel moderate level responsiveness, and 29.2% of customers sense high level responsiveness. All these portrays, customers, having qualification below SSLC feel low level of responsiveness in service quality of KGB than customers having SSLC qualification, higher secondary qualification, graduation degree, post-graduation degree and professional degree or diploma. On the other hand, customers having higher secondary qualification feel high level of responsiveness than any other groups.

4.4.3.4 Chi-square test for association between occupation and level of Responsiveness

H0.4.21: There is no significant association between occupation and level of responsiveness

Table 4.21: Chi-square test for association between occupation and level of responsiveness

Occupation	Level of responsiveness			Total	Chi-square Value	P value
	Low	Moderate	High			
Govt. sector	16 (17.4%)	42 (45.7%)	34 (37%)	92 (100%)	34.073	<0.001**
Private sector	42 (28%)	64 (42.7%)	44 (29.3%)	150 (100%)		
Self-employed	34 (29.8%)	36 (31.6%)	44 (38.6%)	114 (100%)		
Student	40 (30.3%)	64 (48.5%)	28 (21.2%)	132 (100%)		
House wife	12 (13%)	32 (34.8%)	48 (52.2%)	92 (100%)		
Others	18 (29%)	22 (35.5%)	22 (35.5%)	62 (100%)		
Total	**162 (25.2%)**	**260 (40.5%)**	**220 (34.3%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
*   2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that there is an association

between occupation of customers and level of responsiveness in service quality. Based on row percentage, it is understood that, in the case of government sector employed customers, 17.4% customers perceive low level responsiveness, 45.7% customers feel moderate level responsiveness and 37% sense high level responsiveness in service quality. Regarding private sector employed customers, 28% of customers feel low level responsiveness, 42.7% customers sense moderate level responsiveness and 29.3% of customers perceive high level responsiveness. Among self employed customers, 29.8% of customers feel low level responsiveness in service quality, 31.6% feel moderate level responsiveness and 38.6% of customers perceive high level responsiveness. However, In the case of student customers, 30.3% of customers perceive low level responsiveness, 48.5% customers feel moderate level responsiveness and 21.2% customers feel high level responsiveness. On the other hand, among house wife customers, 13% of customers sense low level responsiveness. 34.8% of customers perceive moderate level responsiveness and 52.2% of customers feel high level responsiveness. Besides these, in the case of customers engaged in other employment, 29% of customers perceive low level responsiveness, 35.5% of customers sense moderate level responsiveness and high level of responsiveness. All these indicate that student customers feel low level of responsiveness in the service quality of KGB than other groups such as government sector employed customers, the private sector employed customers, self employed customers, house wife customers and customers engaged in other occupation. However, house wife customers feel high level of responsiveness than other groups of customers.

4.4.3.5 Chi-square test for association between customer's experience with bank and level of responsiveness

H0.4.22: There is no significant association between customer's experience with bank and level of responsiveness

Table 4.22: Chi-square test for association between customer's experience with bank and level of responsiveness

Experience with bank	Level of responsiveness			Total	Chi-square Value	P value
	Low	Moderate	High			
1 to 3 years	86 (28.7%)	148 (49.3%)	66 (22%)	300 (100%)	48.439	<0.001**
4 to 5 years	42 (22.1%)	74 (38.9%)	74 (38.9%)	190 (100%)		
6 to 10 years	18 (19.1%)	24 (25.5%)	52 (55.3%)	94 (100%)		
Above 10 years	16 (27.6%)	14 (24.1%)	28 (48.3%)	58 (100%)		
Total	162 (25.2%)	260 (40.5%)	220 (34.3%)	642 (100%)		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is referred that there is an association between customer's experience with bank and level of responsiveness in service quality. Row percentage indicates that, Among customers who have experience with the bank for 1-3 years, 28.7% customers perceive low level responsiveness, 49.3% customers feel moderate level responsiveness and 22% customers sense high level responsiveness. In the case of customers having experience with the bank for 4-5 years, 22.1% of customers feel low level responsiveness, 38.9% customers feel moderate level responsiveness and high

level responsiveness. Regarding customers who have experience for 6-10 years with the bank, 19.1% of customers sense low level responsiveness, 25.5% feel moderate level responsiveness and 55.3% of customers perceive high level responsiveness. However, In the case of customers having experience above 10 years, 27.6% of customers perceive low level responsiveness, 24.1% of customers perceive moderate level responsiveness, and 48.3% of customers feel high level responsiveness. On these ground, it is summed up that customers having experience with the bank for 1-3 years feel low level of responsiveness than other groups of customers like customers having experience with the bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank 6-10 years feel high level of responsiveness than other groups.

4.4.3.6 Chi-square test for association between customers having and not having account with other bank and level of responsiveness

H0.4.23: There is no significant association between customers having and not having account with other bank and level of responsiveness

Table 4.23: Chi-square test for association between customers having and not having account with other bank and level of responsiveness

Account in other banks	Level of responsiveness			Total	Chi-square Value	P value
	Low	Moderate	High			
Yes	136 (29.1%)	192 (41%)	140 (29.9%)	468 (100%)	19.686	<0.001**
No	26 (14.9%)	68 (39.1%)	80 (46%)	174 (100%)		
Total	**162 (25.2%)**	**260 (40.5%)**	**220 (34.3%)**	642 (100%)		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

2. ** denotes 1 % level significance

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that there is an association between customers having and not having an account with other banks and level of responsiveness. Based on row percentage, it is clear that, in the case of customers who have an account with other banks, 29.1% of customers perceive low level responsiveness, 41% customers feel moderate level responsiveness and 29.9% sense high level responsiveness. Regarding customers, who does not have an account with other banks, 14.9% of customers perceive low level responsiveness, 39.1% customers feel moderate level responsiveness and 46% customers feel high level responsiveness. Therefore, it is inferred that customers who have an account with other banks feel low level of responsiveness in service quality of KGB than customers who do not have an account with other banks. Whereas, customers who do not have an account with other banks feel high level of responsiveness than customers who have an account with other banks.

4.4.4 Socio-demographic difference among the bank customers and level of assurance

4.4.4.1 Chi-square test for association between gender and level of assurance

H0.4.24: There is no significant association between gender and level of assurance

Table 4.24: Chi-square test for association between gender and level of assurance

Gender	Level of assurance			Total	Chi-square Value	P value
	Low	Moderate	High			
Male	100 (30.3%)	152 (46.1%)	78 (23.6%)	**330 (100%)**	6.336	0.042*

| Female | 70 (22.4%) | 148 (47.4%) | 94 (30.1%) | 312 (100%) | | |
| **Total** | **170 (26.5%)** | **300 (46.7%)** | **172 (26.8%)** | **642 (100%)** | | |

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. * denotes 5% level significance*

Since P value is less than 0.05, the null hypothesis rejected. Hence, it could concluded that there is a significant association between gender and level of assurance in service quality among Kerala Gramin Bank customers. Based on row percentage, in male customers, 30.3% of customers feel low level assurance, 46.1% of customers have moderate level assurance, and 23.6% of customers feel high level assurance in service quality of KGB. Among female customers, 22.4% of customers feel low level assurance, 47.4% of customers have moderate level assurance, and 30.1% feel high level assurance. On these ground, it is summed up that male customers feel low level of assurance on the service quality of KGB than female customers. Whereas, female customers feel high level of assurance than male customers.

4.4.4.2 Chi-square test for association between age group of bank customers and level of assurance

H0.4.25: There is no significant association between age group of bank customers and level of assurance

Table 4.25: Chi-square test for association between age group of the bank customers and level of assurance

Age	Level of assurance			Total	Chi-square Value	P value
	Low	Moderate	High			
Below 25 years	72 (38.3%)	84 (44.7%)	32 (17%)	**188 (100%)**		
26 to 35 years	46 (21.9%)	108 (51.4%)	56 (26.7%)	**210 (100%)**	36.193	<0.001**

36 to 50 years	42 (26.6%)	60 (38%)	56 (35.4%)	**158 (100%)**		
Above 50 years	10 (11.6%)	48 (55.8%)	28 (32.6%)	**86 (100%)**		
Total	**170 (26.5%)**	**300 (46.7%)**	**172 (26.8%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
2. ** denotes 1 % level significance

Since P value is less than 0.01, the null hypothesis is rejected at 1% level. Hence, it can be concluded that there is an association between various age group customers and level of assurance in service quality of Kerala Gramin Bank. Based on the row percentage, in the case of age group below 25 years, 38.3% customers perceive low level assurance in service quality. 44.7% of customers feel moderate level assurance, and 17% of customers have high level assurance. Under the age group of 26 to 35 years, 21.9% feel low level assurance, 51.4% of customers perceive moderate level assurance, 26.7% have high level assurance. In the case of 36 to 50 years age group, 26.6% of customers have low level assurance, 38% of customers feel moderate level assurance and 35.4% perceive high level assurance. About above 50 years age group customers, 11.6% of customers feel low level assurance, 55.8% perceive moderate level assurance, and 32.6% have high level assurance. Therefore, it is understood that below 25 years age group customers feel low level of assurance in the service quality of KGB than other age groups such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, 36 to 50 years age group customers feel high level of assurance than other age group customers.

4.4.4.3 Chi-square test for association between educational qualification and level of assurance

H0.4.26: There is no significant association between educational qualification and level of assurance

Table 4.26: Chi-square test for association between educational qualification and level of assurance

Educational qualification	Level of assurance			Total	Chi-square Value	P value
	Low	Moderate	High			
Below SSLC	14 (41.2%)	12 (35.3%)	8 (23.5%)	34 (100%)		
SSLC	22 (25%)	40 (45.5%)	26 (29.5%)	88 (100%)		
Higher secondary	22 (18.6%)	42 (35.6%)	54 (45.8%)	118 (100%)		
Graduation	68 (31.8%)	102 (47.7%)	44 (20.6%)	214 (100%)	42.106	<0.001**
Post-graduation	36 (25.7%)	80 (57.1%)	24 (17.1%)	140 (100%)		
Professional/ Diploma	8 (16.7%)	24 (50%)	16 (33.3%)	48 (100%)		
Total	**170 (26.5%)**	**300 (46.7%)**	**172 (26.8%)**	**642 (100%)**		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that there is an association between educational qualification of customers and level of assurance in the service quality of KGB. In reference to row percentage, Regarding customers

who have qualification below SSLC, 41.2% customers perceive low level assurance, 35.3% customers feel moderate level assurance and 23.5% have high level assurance. In the case of customers, who have SSLC qualification, 25% of customers have low level assurance, 45.5% of customers feel moderate level assurance, and 29.5% of customers have high level assurance in service quality. Among customers, qualified higher secondary, 18.6% have low level assurance, 35.6% feel moderate level assurance and 45.8% customers perceive high level assurance. In case of graduated customers, 31.8% of customers perceive low level assurance, 47.7% feel moderate level assurance, and also 20.6% have high level assurance. On the other hand, about post graduated customers, 25.7% feel low level assurance, 57.1% perceive moderate level assurance, and 17.1% of customers feel high level assurance. Besides these, in the case of customers having a professional degree or diploma, 16.7% of customers perceive low level assurance, 50% of customers feel moderate level assurance and, 33.3% have high level assurance. All these portrays, customers, having qualification below SSLC feel low level of assurance in service quality than any other groups of customers such as customers having SSLC qualification, higher secondary qualification, graduation degree, post graduation degree and professional degree or diploma. On the other hand, Customers having higher secondary qualification feel high level of assurance than any other groups.

4.4.4.4 Chi-square test for association between occupation and level of assurance

H0.4.27: There is no significant association between occupation and level of assurance

Table 4.27: Chi-square test for association between occupation and level of assurance

Occupation	Level of assurance			Total	Chi-square Value	P value
	Low	Moderate	High			
Govt. sector	16 (17.4%)	56 (60.9%)	20 (21.7%)	92 (100%)		
Private sector	46 (30.7%)	76 (50.7%)	28 (18.7%)	150 (100%)		
Self-employed	34 (29.8%)	36 (31.6%)	44 (38.6%)	114 (100%)		
Student	48 (36.4%)	56 (42.4%)	28 (21.2%)	132 (100%)	44.027	<0.001**
House wife	12 (13%)	44 (47.8%)	36 (39.1%)	92 (100%)		
Others	14 (22.6%)	32 (51.6%)	16 (25.8%)	62 (100%)		
Total	**170 (26.5%)**	**300 (46.7%)**	**172 (26.8%)**	**642 (100%)**		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that there is an association between occupation of customers and level of assurance in service quality. Based on row percentage, it is understood that, in the case of government sector employed customers, 17.4% customers perceive low level assurance in

service quality, 60.9% customers feel moderate level assurance and 21.7% have high level assurance. Regarding private sector employed customers, 30.7% of customers have low level assurance, 50.7% of customers feel moderate level assurance, and 18.7% of customers have high level assurance. Among self employed customers, 29.8% of customers have low level assurance, 31.6% feel moderate level assurance, and 38.6% of customers perceive high level assurance. However, In the case of student customers, 36.4% of customers perceive low level assurance, 42.4% have moderate level assurance, and 21.2% of customers feel high level assurance. On the other hand, among house wife customers, 13% of customers feel low level assurance, 47.8% of customers perceive moderate level assurance, and 39.1% of customers feel high level assurance. Besides these, in the case of customers engaged in other employment, 22.6% of customers perceive low level assurance, 51.6% of customers have moderate level assurance, and also 25.8% of customers have high level assurance in service quality of KGB. All these indicate that student customers feel low level of assurance in service quality of KGB than other groups such as government sector employed customers, the private sector employed customers, self employed customers, house wife customers and customers engaged in other occupation. However, house wife customers feel high level of assurance than other groups of customers.

4.4.4.5 Chi-square test for association between customer's experience with bank and level of assurance

H0.4.28: There is no significant association between customer's experience with bank and level of assurance

Table 4.28: Chi-square test for association between customer's experience with bank and level of assurance

Experience with bank	Level of assurance			Total	Chi-square Value	P value
	Low	Moderate	High			
1 to 3 years	92 (30.7%)	160 (53.3%)	48 (16%)	300 (100%)	47.072	<0.001**
4 to 5 years	48 (25.3%)	86 (45.3%)	56 (29.5%)	190 (100%)		
6 to 10 years	20 (21.3%)	28 (29.8%)	46 (48.9%)	94 (100%)		
Above 10 years	10 (17.2%)	26 (44.8%)	22 (37.9%)	58 (100%)		
Total	**170 (26.5%)**	**300 (46.7%)**	**172 (26.8%)**	**642 (100%)**		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is referred that there is an association between customer's experience with bank and level of assurance in service quality of Kerala Gramin Bank. Row percentage indicates that, Among customers who have experience with the bank for 1-3 years, 30.7% customers perceive low level assurance, 53.3% customers feel moderate level assurance and 16% customers have high level assurance. In the case of customers having experience with the bank for 4-5 years, 25.3% of customers have low level assurance, 45.3% of customers feel moderate level assurance and 29.5% of customers have high level assurance. Regarding customers who have experience for 6-10 years, 21.3% customers have low level assurance, 29.8% feel moderate level assurance and 48.9% customers perceive high level assurance. However, In the case of customers having experience above 10 years, 17.2% perceive low level assurance, 44.8% have moderate level assurance and 37.9% of customers feel high level assurance. On these ground,

it is summed up that, customers having experience with bank for 1-3 years feel low level of assurance than other groups of customers like customers having experience with the bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank 6-10 years feel high level of assurance than other groups.

4.4.4.6 Chi-square test for association between customers having and not having account with other bank sand level of assurance

H0.4.29: There is no significant association between customers having and not having account with other banks and level of assurance

Table 4.29: Chi-square test for association between customers having and not having account with other banks and level of assurance

Account in other banks	Level of assurance			Total	Chi-square Value	P value
	Low	Moderate	High			
Yes	132 (28.2%)	222 (47.4%)	114 (24.4%)	**468 (100%)**		
No	38 (21.8%)	78 (44.8%)	58 (33.3%)	**174 (100%)**	5.939	0.051^{NS}
Total	**170 (26.5%)**	**300 (46.7%)**	**172 (26.8%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
2. NS Denotes non significance

Since P value is greater than 0.05, the null hypothesis is accepted. Hence, it is founded that there is no significant association between customers having and not having an account with other banks and level of assurance in service quality of KGB.

4.4.5 Socio-demographic difference among the bank customers and level of empathy

4.4.5.1 Chi-square test for association between gender and level of empathy

H0.4.30: There is no significant association between gender and level of empathy

Table 4.30: Chi-square test for association between gender and level of empathy

Gender	level of empathy			Total	Chi-square Value	P value
	Low	Moderate	High			
Male	104 (31.5%)	136 (41.2%)	90 (27.3%)	330 (100%)	8.464	0.015*
Female	70 (22.4%)	160 (51.3%)	82 (26.3%)	312 (100%)		
Total	**174 (27.1%)**	**296 (46.1%)**	**172 (26.8%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
2. * denotes 5 % level significance

Since P value is less than 0.01, the null hypothesis is rejected. Hence, it can be concluded that there is a significant association between gender and level of empathy in the service quality of Kerala Gramin Bank. On the basis of row percentage, in the case of male customers, 31.5% of customers feel low level of empathy in service quality, 41.2% have a moderate level of empathy and 27.3% of customers feel high level of empathy in service quality. Among female customers, 22.4% of customers feel low level of empathy, 51.3% have a moderate level of empathy and 26.3% feel high level of empathy. On these

ground, it is summed up that male customers feel low level of empathy in the service quality of KGB than female customers. Whereas, female customers feel a moderate level of empathy than male customers.

4.4.5.2 Chi-square test for association between age group of bank customers and level of empathy

H0.4.31: There is no significant association between age group of bank customers and level of empathy

Table 4.31: Chi-square test for association between age group of the bank customers and level of empathy

Age	Level of empathy			Total	Chi-square Value	P value
	Low	Moderate	High			
Below 25 years	54 (28.7%)	106 (56.4%)	28 (14.9%)	**188 (100%)**		
26 to 35 years	56 (26.7%)	100 (47.6%)	54 (25.7%)	**210 (100%)**		
36 to 50 years	46 (29.1%)	50 (31.6%)	62 (39.2%)	**158 (100%)**	33.453	<0.001**
Above 50 years	18 (20.9%)	40 (46.5%)	28 (32.6%)	**86 (100%)**		
Total	**174 (27.1%)**	**296 (46.1%)**	**172 (26.8%)**	**642 (100%)**		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1% level. Hence, it can be concluded that there is an association between various age group customers and level of empathy in service quality. Based on the row percentage, in the case of age group below 25 years, 28.7% customers perceive low level empathy in service quality, 56.4% customers feel moderate level

empathy, 14.9% customers feel high level empathy. Under the age group of 26 to 35 years, 26.7% of customers sense low level empathy, 47.6% of customers perceive moderate level empathy, and 25.7% observe high level empathy. In the case of 36 to 50 years age group, 29.1% of customers perceive low level empathy, 31.6% of customers feel moderate level empathy, and 39.2% of customers perceive high level empathy. About above 50 years age group customers, 20.9% customers feel low level empathy, 46.5% customers perceive moderate level empathy and 32.6% sense high level empathy. Therefore, it is understood that 36 to 50 years age group customers feel low level of empathy in the service quality of KGB than other age groups, such as below 26 years, 26 to 35 years and above 50 years. Whereas, below 25 years age group customers feel moderate level empathy than other age group customers.

4.4.5.3 Chi-square test for association between educational qualification and level of empathy

H0.4.32: There is no significant association between educational qualification and level of empathy

Table 4.32: Chi-square test for association between educational qualification and level of empathy

Educational qualification	Level of empathy			Total	Chi-square Value	P value
	Low	Moderate	High			
Below SSLC	14 (41.2%)	10 (29.4%)	10 (29.4%)	**34 (100%)**		

SSLC	20 (22.7%)	38 (43.2%)	30 (34.1%)	**88 (100%)**		
Higher secondary	26 (22%)	46 (39%)	46 (39%)	**118 (100%)**	23.824	0.008**
Graduation	58 (27.1%)	112 (52.3%)	44 (20.6%)	**214 (100%)**		
Post-graduation	44 (31.4%)	66 (47.1%)	30 (21.4%)	**140 (100%)**		
Professional/ Diploma	12 (25%)	24 (50%)	12 (25%)	**48 (100%)**		
Total	**174 (27.1%)**	**296 (46.1%)**	**172 (26.8%)**	**642 (100%)**		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that there is an association between educational qualification of customers and level of empathy in service quality. In reference to row percentage, regarding customers who have qualification below SSLC, 41.2% of customers perceive low level empathy. 29.4% of customers feel moderate level empathy and high level empathy. In case of customers, who have SSLC qualification, 22.7% of customers feel low level empathy, 43.2% of customers sense moderate level empathy, and 34.1% of customers feel high level empathy. Among customers, qualified higher secondary, 22% customers perceive low level empathy in service quality, 39% customers feel moderate level and high level empathy. In the case of graduated customers, 27.1% of customers perceive low level empathy, 52.3% feel

moderate level empathy, and also 20.6% of customers observe high level empathy. On the other hand, about post graduated customers, 31.4% of customers feel low level empathy, 47.1% perceive moderate level empathy, and 21.4% of customers sense high level empathy. Besides these, in the case of customers having a professional degree or diploma, 25% of customers perceive low level empathy, 50% feel moderate level empathy, and 25% of customers sense high level empathy. All these portrays, customers, having qualification below SSLC feel low level of empathy in service quality of KGB than customers having SSLC qualification, higher secondary qualification, graduation degree, post graduation degree and professional degree or diploma. On the other hand, customers having higher secondary qualification feel high level of empathy than any other groups.

4.4.5.4 Chi-square test for association between occupation and level of empathy

H0.4.33: There is no significant association between occupation and level of empathy

Table 4.33: Chi-square test for association between occupation and level of empathy

Occupation	Level of empathy			Total	Chi-square Value	P value
	Low	Moderate	High			
Govt. sector	20 (21.7%)	42 (45.7%)	30 (32.6%)	92 (100%)		
Private sector	56 (37.3%)	66 (44%)	28 (18.7%)	150 (100%)		
Self-employed	30	46	38	114		

					30.881	0.001**
	(26.3%)	(40.4%)	(33.3%)	**(100%)**		
Student	34	74	24	**132**		
	(25.8%)	(56.1%)	(18.2%)	**(100%)**		
House wife	14	44	34	**92**		
	(15.2%)	(47.8%)	(37%)	**(100%)**		
Others	20	24	18	**62**		
	(32.3%)	(38.7%)	(29%)	**(100%)**		
Total	**174**	**296**	**172**	**642**		
	(27.1%)	**(46.1%)**	**(26.8%)**	**(100%)**		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that there is an association between occupation of customers and level of empathy in service quality. Based on row percentage, it is understood that, in the case of government sector employed customers, 21.7% customers perceive low level empathy, 45.7% customers feel moderate level empathy and 32.6% sense high level empathy in service quality. Regarding private sector employed customers, 37.3% of customers feel low level empathy, 44% of customers sense moderate level empathy and 18.7% of customers perceive high level empathy. Among self employed customers, 26.3% of customers feel low level empathy in service quality, 40.4% feel moderate level empathy and 33.3% of customers perceive high level empathy. However, in the case of student customers, 25.8% of customers perceive low level empathy, 56.1% of customers feel moderate level empathy and 18.2% of customers feel high level empathy. On the other hand, among house wife customers, 15.2% of customers sense low level of empathy. 47.8% of customers perceive moderate level empathy, and 37% of

customers feel high level empathy. Besides these, in case of customers engaged in other employment, 32.3% of customers perceive low level empathy, 38.7% customers sense moderate level empathy and also 29% customers feel high level of empathy. All these indicates that, private sector employed customers, feel low level empathy in service quality of KGB than other groups such as government sector employed customers, self employed customers, student customers, house wife customers and customers engaged in other occupation. However, house wife customers feel high level of empathy than other groups of customers.

4.4.5.5 Chi-square test for association between customer's experience with bank and level of empathy

H0.4.34: There is no significant association between customer's experience with bank and level of empathy

Table 4.34: Chi-square test for association between customer's experience with bank and level of empathy

Experience with bank	Level of empathy			Total	Chi-square Value	P value
	Low	Moderate	High			
1 to 3 years	96 (32%)	150 (50%)	54 (18%)	300 (100%)		
4 to 5 years	46 (24.2%)	86 (45.3%)	58 (30.5%)	190 (100%)		
6 to 10 years	20 (21.3%)	30 (31.9%)	44 (46.8%)	94 (100%)	34.533	<0.001**
Above 10 years	12 (20.7%)	30 (51.7%)	16 (27.6%)	58 (100%)		
Total	174 (27.1%)	296 (46.1%)	172 (26.8%)	642 (100%)		

Source: Primary data

Note: 1.   The value within ( ) refers to Row Percentage
*2.   ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is referred that there is an association between customer's experience with bank and level of empathy in service quality of KGB. Row percentage indicates that, Among customers who have experience with the bank for 1-3 years, 32% customers perceive low level empathy, 50% customers feel moderate level empathy and 18% customers sense high level empathy. In the case of customers having experience with the bank for 4-5 years, 24.2% of customers feel low level empathy, 45.3% customers feel moderate level empathy and 30.5% customers feel high level empathy. Regarding customers who have experience for 6-10 years with the bank, 21.3% of customers sense low level empathy, 31.9% feel moderate level empathy and 46.8% of customers perceive high level empathy. However, In the case of customers having experience above 10 years, 20.7% of customers perceive low level empathy, 51.7% of customers perceive moderate level empathy and 27.6% of customers feel high level empathy. On these ground, it is summed up that customers having experience with the bank for 1-3 years feel low level of empathy than other groups of customers like customers having experience with the bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank 6-10 years feel high level of empathy than other groups.

4.4.5.6 Chi-square test for association between customers having and not having account with other bank and level of empathy

H0.4.35: There is no significant association between customers having and not having account with other bank and level of empathy

Table 4.35: Chi-square test for association between customers having and not having account with other banks and level of empathy

Account in other banks	Level of empathy			Total	Chi-square Value	P value
	Low	Moderate	High			
Yes	136 (29.1%)	226 (48.3%)	106 (22.6%)	468 (100%)	15.284	<0.001**
No	38 (21.8%)	70 (40.2%)	66 (37.9%)	174 (100%)		
Total	**174 (27.1%)**	**296 (46.1%)**	**172 (26.8%)**	**642 (100%)**		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2.** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that there is association between customers having and not having account with other bank and level of empathy. Based on row percentage, it is clear that, in the case of customers who have account with other banks, 29.1% of customers perceive low level empathy, 48.3% of customers feel moderate level empathy and 22.6% sense high level empathy. Regarding customers, who does not have account with other banks, 21.8% of customers perceive low level empathy, 40.2% customers feel moderate level empathy and 37.9% customers feel high level empathy. Therefore, it is inferred that customers who have account with other bank feel low level of empathy in service quality of KGB than customers who do not have account with other banks. At the same time, customers who do not have account with other banks feel high level of empathy than customers who have account with other banks.

Part – B

4.5 Service Quality of Kerala Gramin Bank: A socio-demographic comparison

The following socio-demographic factors are considered for the analysis

1. *Gender*
2. *Age*
3. *Educational qualification*
4. *Occupation*
5. *Experience with bank*
6. *Account in other banks*

4.36 One sample t test for the service quality factors of Kerala Gramin Bank

SI. No.	Constructs	Mean	SD	T value	P Value	Rank based on mean
1	Tangibility	3.69	0.898	19.57	<0.001**	IV
2	Reliability	3.74	0.962	19.66	<0.001**	I
3	Responsiveness	3.71	0.969	18.60	<0.001**	III
4	Assurance	3.72	1.014	18.17	<0.001**	II
5	Empathy	3.67	1.001	17.07	<0.001**	V

Source: Primary data

*Note : ** denotes significant at 1% level.*

One sample t test for the mean scores of the service quality of Kerala Gramin Bank show that all the mean scores are above average. It shows that Kerala Gramin Bank provides service quality to their customers at above average level. Ranking of the mean scores of service quality factors reveal that Reliability (3.74) is the major service quality factor offered by the Kerala Gramin Bank to their customers, followed by Assurance (3.72), Responsiveness (3.71), Tangibility (3.69) and Empathy (3.67)

4.5.1 Gender-wise difference among the customers regarding the dimensions of Service Quality of Kerala Gramin Bank

H0.4.36: There is no significant difference between male and female customers with respect to dimensions of service quality of Kerala Gramin Bank

Table 4.37: t test for significant difference between male and female customers with respect to dimensions of service quality of Kerala Gramin Bank

Dimensions of service quality	Gender of the bank customers				T value	P Value
	Male		Female			
	Mean	SD	Mean	SD		
Tangibility	3.55	0.95	3.83	0.80	0.002	<0.001**
Reliability	3.62	1.01	3.87	0.88	0.008	0.001**
Responsiveness	3.59	1.03	3.83	0.88	0.001	0.002**
Assurance	3.58	1.08	3.87	0.90	0.000	<0.001**
Empathy	3.54	1.08	3.80	0.88	0.000	0.001**

Source: Primary data

*Note : ** denotes significant at 1% level.*

Since P value is less than 0.01, null hypothesis is rejected at 1% level with regard to dimensions of service quality such as tangibility, reliability, responsiveness, assurance and empathy. For this reason, there is a significant difference between male and female customers regarding all the dimensions of service qualities like tangibility, reliability, responsiveness, assurance and empathy.

Mean score displays, compared with male customers, female customers feel more service quality from KGB such as tangibility, reliability, responsiveness, assurance and empathy than male customers.

Based on the mean score, it can be inferred that male customers consider reliability (3.62) as the most important service quality factor offered by the Kerala Gramin Bank, followed by responsiveness (3.59), assurance (3.58), tangibility (3.55) and empathy (3.54).

On the basis of mean score, it is understood that female customers are more influenced in the factors reliability (3.87) and assurance (3.87) equally in service qualities of Kerala Gramin Bank followed by tangibility (3.83) and responsiveness (3.83) equally and also empathy (3.80).

4.5.2 Age group-wise difference among the customers regarding the dimensions of Service Quality of Kerala Gramin Bank

H0.4.37: There is no significant difference between age group of customers with respect to dimensions of service quality of Kerala Gramin Bank

Table 4.38: ANOVA for significant difference between age group of customers with respect to dimensions of service quality of Kerala Gramin Bank

Dimensions of service quality	Age group of the bank customers				F value	P value
	Below 25 years	26 to 35 years	36 to 50 years	Above 50 years		
	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)		
Tangibility	3.51 (0.91)	3.67 (0.85)	3.75 (0.95)	4.01 (0.74)	6.78	<0.001**

Reliability	3.51 (0.96)	3.81 (0.92)	3.82 (1.01)	3.95 (0.85)	5.81	0.001**
Responsiveness	3.54 (0.97)	3.76 (0.92)	3.72 (1.06)	3.92 (0.82)	3.40	0.017*
Assurance	3.41 (1.09)	3.79 (0.91)	3.82 (1.04)	4.06 (0.83)	10.57	<0.001**
Empathy	3.54 (1.00)	3.68 (0.93)	3.74 (1.08)	3.80 (0.97)	1.88	0.130[NS]

Source: Primary data
*Note : 1. ** denotes significant at 1% level.*
*2.   *denotes significant at 5% level*
3. NS denotes non-significant.
4. SD in brackets.

As P value is less than 0.01, null hypothesis is rejected at 1% level with respect to dimensions of service quality, namely tangibility, reliability and assurance. As a result, there is a significant difference between age group of customers about service quality factors just as tangibility, reliability and assurance.

Since the p value is less than 0.05, the null hypothesis is rejected at 5% level concerning the service quality factor responsiveness. On this ground, it can be inferred that there is a significant difference between age group of customers regarding the factor responsiveness.

Since P value is greater than 0.05, the null hypothesis is accepted with regard to the factor empathy. As a result, there is no significant difference between age group of customers and the service quality factor empathy.

4.5.2.1 Post-hoc test of ANOVA

Even though the test shows that there is a significant difference in the age groups on service quality factors, it does not imply that each group is significantly different from all other groups. To know which groups are significantly different, a 'Post Hoc' test is carried out using 'Turkey's HSD Test'

Table: 4.39: Post Hoc Test for significant difference among the age groups of bank customers with respect to dimensions of service quality of Kerala Gramin Bank

Dimensions of service quality	Age (I)	Age (J)	Mean difference (I-J)	Std. error	P value
Tangibility	Below 25 years	26 to 35 years	-0.167	0.088	0.234[NS]
		36 to 50 years	-0.245	0.095	0.051[NS]
		Above 50 years	-0.506	0.115	<0.001**
	26 to 35 years	36 to 50 years	-0.077	0.093	0.839[NS]
		Above 50 years	-0.338	0.113	0.015*
	36 to 50 years	Above 50 years	-0.261	0.118	0.125[NS]
Reliability	Below 25 years	26 to 35 years	-0.298	0.095	0.010*
		36 to 50 years	-0.312	0.102	0.013*
		Above 50 years	-0.440	0.123	0.002**
	26 to 35 years	36 to 50 years	-0.014	0.100	0.999[NS]
		Above 50 years	-0.141	0.121	0.651[NS]
	36 to 50 years	Above 50 years	-0.127	0.127	0.749[NS]
Responsiveness	Below 25 years	26 to 35 years	-0.214	0.096	0.121[NS]
		36 to 50 years	-0.176	0.104	0.325[NS]
		Above 50 years	-0.376	0.125	0.015*
	26 to 35 years	36 to 50 years	0.037	0.101	0.983[NS]
		Above 50 years	-0.162	0.123	0.553[NS]
	36 to 50 years	Above 50 years	-0.199	0.129	0.411[NS]
Assurance	Below 25 years	26 to 35 years	-0.385	0.099	0.001**
		36 to 50 years	-0.410	0.107	0.001**
		Above 50	-0.657	0.129	<0.001**

		years			
	26 to 35 years	36 to 50 years	-0.025	0.104	0.995^{NS}
		Above 50 years	-0.272	0.127	0.141^{NS}
	36 to 50 years	Above 50 years	-0.246	0.132	0.248^{NS}

Source: Primary data

Note : *1. ** denotes significant at 1% level.*
 *2.   * denotes significant at 5% level.*
 3.   NS denotes non-significant.

Based on Tukey HSD post hoc test, the following significant difference found among the age groups of Kerala Gramin Bank customers concerning the factors of service quality of Kerala Gramin Bank. Below 25 years and 26 to 35 years age group customers are significantly differed with above 50 years age group customers regarding the factor tangibility. Also, below 25 years age group customers significantly differ with 26 to 35 years, 36 to 50 years and above 50 years age group customers about the factor reliability. Besides these, below 25 years age group customers are significantly differed with above 50 years age group customers concerning the factor responsiveness. And below 25 years age group customers significantly differ with 26 to 35 years, 36 to 50 years and above 50 years age group customers regarding assurance of service quality of Kerala Gramin Bank.

On the basis of mean score, it is observed that above 50 years age group customers are more influenced in the factor tangibility than below 25 years and 26 to 35 years age group customers. More reliability in services of Kerala Gramin Bank are perceived by 26 to 35 years, 36 to 50 years and above 50 years age group customers than below 25 years age group customers. Above 50 years age group customers are more attracted to the factor responsiveness than below 25 years age group customers. And customers in the age group 26 to 35 years, 36 to 50 years and above 50 years feel more

assurance in the service quality of Kerala Gramin Bank than below 25 years age group customers.

Based on mean score, it can be interpreted that below 25 years age group customers are more influenced in the factors responsiveness (3.54) and empathy (3.54) equally followed by tangibility (3.51) and reliability (3.51) equally and assurance (3.41).

In case of 26 to 35 years age group customers, reliability (3.81) in service quality of Kerala Gramin Bank is the most attracted factor, followed by assurance (3.79), responsiveness (3.76), empathy (3.68) and tangibility (3.67).

Mean score portrays, 36 to 50 years age group customers are more influenced in the factors reliability (3.82) and assurance (3.82) in service quality of Kerala Gramin Bank equally followed by tangibility (3.75), empathy (3.74) and responsiveness (3.72).

On the basis of mean score, above 50 years age group customers feel KGB is more better in the factor assurance (4.06) followed by tangibility (4.01), reliability (3.95), responsiveness (3.92) and empathy (3.80).

4.5.3 Educational qualification-wise difference among the customers regarding the dimensions of service Quality of Kerala Gramin Bank

H0.4.38: There is no significant difference between educational qualifications of customers with respect to dimensions of service quality of Kerala Gramin Bank

Table 4.40: ANOVA for significant difference between educational qualifications of customers with respect to dimensions of service quality of Kerala Gramin Bank

Dimensions of service quality	Educational Qualification of the bank customers						F value	P value
	Below SSLC	SSLC	Higher Secondary	Graduation	Post Graduation	Professional / Diploma		
	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)		
Tangibility	3.54 (1.17)	3.81 (0.88)	3.97 (0.70)	3.62 (0.90)	3.66 (0.82)	3.30 (1.08)	5.17	<0.001**
Reliability	3.36 (1.08)	3.89 (0.90)	3.99 (0.90)	3.63 (0.98)	3.71 (0.84)	3.71 (1.16)	3.70	0.003**
Responsiveness	3.26 (1.17)	3.80 (0.90)	3.99 (0.82)	3.62 (1.00)	3.69 (0.86)	3.62 (1.19)	4.09	0.001**
Assurance	3.47 (1.19)	3.84 (0.95)	4.00 (0.86)	3.53 (1.09)	3.73 (0.84)	3.85 (1.20)	4.34	0.001**
Empathy	3.30 (1.27)	3.79 (0.99)	3.90 (0.85)	3.61 (1.02)	3.62 (0.91)	3.56 (1.17)	2.77	0.017*

Source: Primary data
*Note :   1. ** denotes significant at 1% level.*
*2. * denotes significant at 5% level.*
3. SD in brackets.

Since the P value is less than 0.01, the null hypothesis is rejected at 1 percent level with regard to the factors tangibility, reliability, responsiveness and assurance. It shows, there is a significant difference between educational qualification of bank customers concerning the factors of service quality such as tangibility, reliability, responsiveness and assurance.

Since the P value is less than 0.05, the null hypothesis is rejected at 5 percent level concerning the service quality factor empathy. As a result, there is a significant difference between educational qualifications of bank customers about the factor empathy.

Table: 4.41: Post Hoc Test for significant difference among the educational qualifications of bank customers with respect to dimensions of service quality of Kerala Gramin Bank

Dimensions of service quality	Educational qualification (I)	Educational qualification (J)	Mean difference (I-J)	Std. error	P value
Tangibility	Below SSLC	SSLC	-0.268	0.178	0.662[NS]
		Higher secondary	-0.434	0.172	0.118 [NS]
		Graduation	-0.077	0.163	0.997 [NS]
		Post-Graduation	-0.116	0.168	0.983 [NS]
		Professional/Diploma	0.242	0.198	0.826 [NS]
	SSLC	Higher secondary	-0.166	0.124	0.765 [NS]
		Graduation	0.191	0.111	0.528 [NS]
		Post-Graduation	0.151	0.120	0.805 [NS]
		Professional/Diploma	0.510	0.158	0.017*
	Higher secondary	Graduation	0.357	0.101	0.006**
		Post-Graduation	0.318	0.110	0.047*
		Professional/Diploma	0.676	0.151	<0.001**
	Graduation	Post-Graduation	-0.039	0.096	0.999 [NS]
		Professional/Diploma	0.319	0.141	0.211 [NS]
	Post-Graduation	Professional/Diploma	0.358	0.147	0.149 [NS]
Reliability	Below SSLC	SSLC	-0.524	0.192	0.071 [NS]
		Higher secondary	-0.628	0.185	0.010*
		Graduation	-0.270	0.175	0.641 [NS]
		Post-Graduation	-0.346	0.182	0.401 [NS]
		Professional/Diploma	-0.351	0.213	0.569 [NS]

		Higher secondary	-0.103	0.134	0.972 NS
	SSLC	Graduation	0.254	0.120	0.285 NS
		Post-Graduation	0.177	0.129	0.744 NS
		Professional/Diploma	0.173	0.170	0.913 NS
	Higher secondary	Graduation	0.357	0.109	0.014*
		Post-Graduation	0.281	0.119	0.170 NS
		Professional/Diploma	0.277	0.163	0.533 NS
	Graduation	Post-Graduation	-0.076	0.103	0.977 NS
		Professional/Diploma	-0.080	0.152	0.995 NS
	Post-Graduation	Professional/Diploma	-0.004	0.159	1.000 NS
Responsiveness	Below SSLC	SSLC	-0.536	0.193	0.063 NS
		Higher secondary	-0.726	0.186	0.001**
		Graduation	-0.359	0.176	0.326 NS
		Post-Graduation	-0.428	0.183	0.181 NS
		Professional/Diploma	-0.360	0.214	0.547 NS
	SSLC	Higher secondary	-0.190	0.134	0.720 NS
		Graduation	0.177	0.121	0.689 NS
		Post-Graduation	0.108	0.130	0.962 NS
		Professional/Diploma	0.176	0.171	0.910 NS
	Higher secondary	Graduation	0.367	0.109	0.011*
		Post-Graduation	0.298	0.119	0.127 NS
		Professional/Diploma	0.366	0.164	0.223 NS
	Graduation	Post-Graduation	-0.069	0.104	0.986 NS
		Professional/Diploma	-0.001	0.152	1.000 NS
	Post-Graduation	Professional/Diploma	0.067	0.160	0.998 NS
Assurance	Below SSLC	SSLC	-0.370	0.202	0.446 NS
		Higher secondary	-0.537	0.194	0.065 NS
		Graduation	-0.059	0.184	1.000 NS
		Post-Graduation	-0.268	0.191	0.725 NS
		Professional/Diploma	-0.383	0.224	0.526 NS
	SSLC	Higher secondary	-0.167	0.141	0.843 NS

		Graduation	0.310	0.126	0.141 NS
		Post-Graduation	0.101	0.136	0.976 NS
		Professional/Diploma	-0.013	0.179	1.000 NS
	Higher secondary	Graduation	0.478	0.114	0.001**
		Post-Graduation	0.269	0.125	0.263 NS
		Professional/Diploma	0.154	0.171	0.946 NS
	Graduation	Post-Graduation	-0.208	0.108	0.391 NS
		Professional/Diploma	-0.323	0.159	0.329 NS
	Post-Graduation	Professional/Diploma	-0.114	0.167	0.983 NS
Empathy	Below SSLC	SSLC	-0.485	0.200	0.152 NS
		Higher secondary	-0.599	0.193	0.025*
		Graduation	-0.310	0.183	0.536 NS
		Post-Graduation	-0.316	0.190	0.554 NS
		Professional/Diploma	-0.260	0.222	0.851 NS
	SSLC	Higher secondary	-0.114	0.140	0.965 NS
		Graduation	0.174	0.125	0.737 NS
		Post-Graduation	0.168	0.135	0.816 NS
		Professional/Diploma	0.224	0.178	0.808 NS
	Higher secondary	Graduation	0.288	0.113	0.117 NS
		Post-Graduation	0.282	0.124	0.207 NS
		Professional/Diploma	0.338	0.170	0.350 NS
	Graduation	Post-Graduation	-0.006	0.108	1.000 NS
		Professional/Diploma	0.050	0.158	1.000 NS
	Post-Graduation	Professional/Diploma	0.056	0.166	0.999 NS

Source: Primary data
*Note :   1.   ** denotes significant at 1% level.*
*   2.   * denotes significant at 5% level.*
*   3.   NS denotes non-significant.*

Based on Tukey HSD post hoc test, the following significant difference found among the educational qualification of Kerala Gramin Bank customers regarding the factors of service quality of Kerala Gramin Bank. Customers with SSLC qualification significantly differ from customers qualified

professional degree or diploma about the factor tangibility. Also, customers with higher secondary qualification are significantly differed with graduated customers, post graduated customers, and customers qualified professional degree or diploma regarding the factor tangibility. Customers having qualification below SSLC are significantly differed with customers qualified higher secondary about the factor reliability, responsiveness and empathy.

Also customers with higher secondary qualification show significant difference with graduated customers concerning the factor reliability. Customers qualified higher secondary shows significant difference with graduated customers with respect to the factors responsiveness and assurance.

Mean score portrays. Customers with SSLC qualification feel more influenced in the service factor tangibility than customers qualified professional degree or diploma. Also customers qualified higher secondary education have better experience with the bank regarding the factor tangibility than graduated customers, post graduated customers and customers having professional degree or diploma. Customers with higher secondary qualification feel more reliability in service quality of Kerala Gramin Bank than customers having qualification below SSLC and graduated customers. Customers qualified higher secondary feel more attraction to the factor responsiveness than customers having qualification below SSLC and graduated customers. Also customers with higher secondary qualification feel more assurance in service quality of Kerala Gramin Bank than graduated customers. And customers qualified higher secondary are more attracted to the factor empathy than customers having qualification below SSLC.

Based on mean score, it is understood that customers having qualification below SSLC have better opinion in the factor tangibility (3.54)

followed by assurance (3.47), reliability (3.36), and empathy (3.30) and responsiveness (3.26).

On the basis of mean score, it can be observed that customers with SSLC qualification feel more interest in the factor reliability (3.89) of service quality followed by assurance (3.84), tangibility (3.81) responsiveness (3.80) and empathy (3.79).

Mean score indicates that, customers with higher secondary qualification are more influenced in assurance (4.00) of service quality of Kerala Gramin Bank followed by responsiveness (3.99) and reliability (3.99) equally, tangibility (3.97) and empathy (3.90).

Based on mean score, it can be interpreted that graduated customers are more influenced in the service quality factor reliability (3.63) followed by responsiveness (3.62) and tangibility (3.62) equally, and then empathy (3.61) and assurance (3.53).

Mean score displays, post graduated customers feel more interested in the factor assurance (3.73) in service quality of Kerala Gramin Bank followed by reliability (3.71), responsiveness (3.69), tangibility (3.66) and empathy (3.62).

On the basis of mean score, it can be observed that customers qualified with professional degree or diploma are more influenced in the service quality factor assurance (3.85) followed by reliability (3.71), responsiveness (3.62), and empathy (3.56) and tangibility (3.30).

4.5.4 Occupation-wise difference among the customers regarding the dimensions of Service Quality of Kerala Gramin Bank

H0.4.39: There is no significant difference between occupation of customers with respect to dimensions of service quality of Kerala Gramin Bank

Table 4.42: ANOVA for significant difference between occupations of customers with respect to dimensions of service quality of Kerala Gramin Bank

Dimensions of service quality	Occupations of the bank customers						F value	P value
	Govt. sector	Private sector	Self-employed	Student	House wife	Others		
	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)		
Tangibility	3.69 (0.83)	3.58 (0.85)	3.74 (0.87)	3.56 (0.97)	4.07 (0.68)	3.58 (1.07)	4.70	<0.001**
Reliability	3.92 (0.87)	3.67 (0.91)	3.70 (1.08)	3.46 (0.97)	4.17 (0.64)	3.71 (1.09)	7.23	<0.001**
Responsiveness	3.88 (0.87)	3.67 (0.94)	3.62 (1.01)	3.53 (1.00)	4.01 (0.78)	3.64 (1.13)	3.66	0.003**
Assurance	3.89 (0.85)	3.56 (0.96)	3.75 (1.08)	3.50 (1.14)	4.14 (0.65)	3.68 (1.16)	5.99	<0.001**
Empathy	3.88 (0.88)	3.49 (1.01)	3.64 (1.06)	3.57 (0.99)	4.05 (0.73)	3.50 (1.17)	5.24	<0.001**

Source: Primary data
*Note :   1. ** denotes significant at 1% level.*
*   2. SD in brackets.*

Since the p value is less than 0.01, the null hypothesis is rejected at 1 percent level with regard to all the factors of service quality, just as tangibility, reliability, responsiveness, assurance and empathy. As a result, there is a significant difference between occupation of bank customers concerning the factors of service quality like tangibility, reliability, responsiveness, assurance and empathy.

Table: 4.43: Post Hoc Test for significant difference among the occupation of bank customers with respect to dimensions of service quality of Kerala Gramin Bank

Dimensions of service quality	Occupation (I)	Occupation (J)	Mean difference (I-J)	Std. error	P value
Tangibility	Govt. sector	Private sector	0.103	0.117	0.950 [NS]
		Self-employed	-0.051	0.124	0.998 [NS]
		Student	0.129	0.120	0.890 [NS]
		House wife	-0.385	0.130	0.038*
		Others	0.101	0.145	0.982 [NS]
	Private sector	Self-employed	-0.154	0.110	0.724 [NS]
		Student	0.026	0.105	1.000 [NS]
		House wife	-0.489	0.117	<0.001**
		Others	-0.002	0.133	1.000 [NS]
	Self-employed	Student	0.180	0.113	0.602 [NS]
		House wife	-0.334	0.124	0.077 [NS]
		Others	0.152	0.139	0.885 [NS]
	Student	House wife	-0.515	0.120	<0.001**
		Others	-0.028	0.136	1.000 [NS]
	House wife	Others	0.487	0.145	0.011*
Reliability	Govt. sector	Private sector	0.253	0.124	0.321 [NS]
		Self-employed	0.222	0.131	0.541 [NS]
		Student	0.461	0.127	0.004**
		House wife	-0.255	0.138	0.439 [NS]
		Others	0.206	0.154	0.765 [NS]
	Private sector	Self-employed	-0.031	0.116	1.000 [NS]
		Student	0.207	0.112	0.432 [NS]
		House wife	-0.509	0.124	0.001**

		Others	-0.047	0.141	0.999 NS
	Self-employed	Student	0.239	0.120	0.347 NS
		House wife	-0.477	0.131	0.004**
		Others	-0.015	0.148	1.000 NS
	Student	House wife	-0.717	0.127	<0.001**
		Others	-0.255	0.144	0.488 NS
	House wife	Others	0.461	0.154	0.034*
Responsiveness	Govt. sector	Private sector	0.203	0.127	0.596 NS
		Self-employed	0.257	0.134	0.393 NS
		Student	0.350	0.130	0.079 NS
		House wife	-0.135	0.141	0.930 NS
		Others	0.235	0.157	0.669 NS
	Private sector	Self-employed	0.053	0.119	0.998 NS
		Student	0.146	0.114	0.797 NS
		House wife	-0.339	0.127	0.082 NS
		Others	0.031	0.144	1.000 NS
	Self-employed	Student	0.092	0.122	0.975 NS
		House wife	-0.393	0.134	0.041*
		Others	-0.022	0.151	1.000 NS
	Student	House wife	-0.486	0.130	0.003**
		Others	-0.114	0.147	0.971 NS
	House wife	Others	0.371	0.157	0.174 NS
Assurance	Govt. sector	Private sector	0.330	0.131	0.124 NS
		Self-employed	0.146	0.139	0.900 NS
		Student	0.396	0.135	0.040*
		House wife	-0.250	0.146	0.530 NS
		Others	0.211	0.163	0.790 NS
	Private sector	Self-employed	-0.183	0.123	0.676 NS
		Student	0.066	0.118	0.993 NS

		House wife	-0.580	0.131	<0.001**
		Others	-0.118	0.150	0.969 NS
	Self-employed	Student	0.250	0.127	0.364 NS
		House wife	-0.396	0.139	0.052 NS
		Others	0.064	0.157	0.998 NS
	Student	House wife	-0.646	0.135	<0.001**
		Others	-0.185	0.153	0.832 NS
	House wife	Others	0.461	0.163	0.055 NS
Empathy	Govt. sector	Private sector	0.386	0.130	0.037*
		Self-employed	0.240	0.138	0.504 NS
		Student	0.306	0.133	0.198 NS
		House wife	-0.173	0.145	0.838 NS
		Others	0.379	0.161	0.178 NS
	Private sector	Self-employed	-0.146	0.122	0.840 NS
		Student	-0.079	0.117	0.984 NS
		House wife	-0.560	0.130	<0.001**
		Others	-0.007	0.148	1.000 NS
	Self-employed	Student	0.066	0.125	0.995 NS
		House wife	-0.414	0.138	0.033*
		Others	0.138	0.155	0.948 NS
	Student	House wife	-0.480	0.133	0.005**
		Others	0.072	0.151	0.997 NS
	House wife	Others	0.553	0.161	0.009**

Source: Primary data

*Note : 1. ** denotes significant at 1% level.*

*2. * denotes significant at 5% level.*

3. NS denotes non-significant.

Based on Tukey HSD post hoc test, the following significant difference found among the occupation of Kerala Gramin Bank customers regarding the factors of service quality of Kerala Gramin Bank. Customers employed in government sector and private sector and student community have

significantly differed with customers under house wife group regarding the factor tangibility. Also house wife customers have significantly differed with customers engaged in other employment about the factor tangibility. Customers employed in government sector have significantly differed with customers under student group concerning the factor reliability. Private sector employed, self employed and student customers are also significantly differed with house wife customers with respect to the factor reliability. And house wife customers have significantly differed with customers engaged in other employment about the factor reliability. Self employed and student customers show significant difference with house wife customers regarding the factor responsiveness. Customers employed in government sector show significant difference with student customers concerning the factor assurance. Also private sector employed and student customers have significantly differed with house wife customers regarding assurance. And government sector employees are significantly differed with private sector employees about the factor empathy. Also private sector employed, self employed and student customers are significantly differed with house wife customers regarding the factor empathy. Beside these, house wife customers shows significant difference with customers engaged in other employment about the factor empathy.

Mean score illustrates, customers under house wife group feel more better in the service quality factor tangibility than government sector employed customers, private sector employed customers, student customers and customers engaged in other employment. Government sector employed customers feel more reliability in service quality of Kerala Gramin Bank than student customers. Also customers under house wife group realize more reliability in service quality than private sector employed customers, self employed customers, student customers and customers engaged in other

employment. House wife customers are more attracted in the service quality factor responsiveness than self employed and student customers. Customers employed in government sector feel more assurance in service quality of Kerala Gramin Bank than student customers. House wife customers realize more assurance in service quality than private sector employed customers and student customers. Government sector employees are more attracted to the factor empathy than private sector employees. Also customers under house wife group feel more influenced in service quality factor empathy than private sector employed customers, self employed customers, student customers and customers engaged in other employment.

Based on mean score, it is summed up that customers employed in government sector are more influenced in the factor reliability (3.92) in service quality of bank followed by assurance (3.89), responsiveness (3.88) and empathy (3.88) equally, and also tangibility (3.69).

On the basis of mean score, it can be observed that private sector employed customers feel more influenced in the factors reliability (3.67) and responsiveness (3.67) equally followed by tangibility (3.58), assurance (3.56) and empathy (3.49).

Mean score shows, self employed customers are more interested in the service quality factor assurance (3.75) followed by tangibility (3.74), reliability (3.70), empathy (3.64) and responsiveness (3.62).

Based on mean score, Student customers feel more attracted to the factor empathy (3.57) followed by tangibility (3.56), responsiveness (3.53), assurance (3.50) and reliability (3.46).

Mean score portrays, house wife group customers feels more interest in the service quality factor reliability (4.17), followed by assurance (4.14), tangibility (4.07), empathy (4.05) and responsiveness (4.01).

On the basis of mean score, customers engaged in other employment are more influenced in the factor reliability (3.71), followed by assurance (3.68) responsiveness (3.64), tangibility (3.58) and empathy (3.50).

4.5.5 Experience-wise difference among the bank customers regarding the dimensions of Service Quality of Kerala Gramin Bank

H0.4.40: There is no significant difference between customers' experiences with bank with respect to dimensions of service quality of Kerala Gramin Bank

Table 4.44: ANOVA for significant difference between customer's experiences with bank with respect to dimensions of service quality of Kerala Gramin Bank

Dimensions of service quality	Year				F value	P value
	1 – 3 years	4 – 5 years	6 – 10 years	Above 10 years		
	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)		
Tangibility	3.52 (0.92)	3.80 (0.79)	3.87 (0.84)	3.93 (1.02)	7.39	<0.001**
Reliability	3.52 (0.97)	3.87 (0.85)	4.06 (0.79)	3.98 (1.18)	11.83	<0.001**
Responsiveness	3.52 (1.00)	3.86 (0.84)	4.00 (0.83)	3.70 (1.17)	8.28	<0.001**
Assurance	3.53 (1.02)	3.80 (0.93)	4.09 (0.85)	3.91 (1.23)	9.23	<0.001**
Empathy	3.48 (1.01)	3.80 (0.88)	4.00 (0.89)	3.67 (1.22)	8.20	<0.001**

Source: Primary data

*Note :   1. ** denotes significant at 1% level.*
*   2.   SD in brackets.*

Since the p value is less than 0.01, the null hypothesis is rejected at 1 percent level with regard to the factors tangibility, reliability, responsiveness, assurance and empathy. It shows there is a significant difference between

experience of customers with bank concerning the factors of service quality, just as tangibility, reliability, responsiveness assurance and empathy.

Table: 4.45: Post Hoc Test for significant difference among years of experience of bank customers with respect to dimensions of service quality of Kerala Gramin Bank

Dimensions of service quality	Years (I)	Years(J)	Mean difference (I-J)	Std. Error	P value
Tangibility	1 – 3 years	4 – 5 years	-0.276	0.082	0.004**
		6 – 10 years	-0.349	0.104	0.005**
		Above 10 years	-0.416	0.126	0.006**
	4 – 5 years	6 – 10 years	-0.072	0.111	0.916 NS
		Above 10 years	-0.139	0.132	0.719 NS
	6 – 10 years	Above 10 years	-0.067	0.147	0.969 NS
Reliability	1 – 3 years	4 – 5 years	-0.356	0.087	<0.001**
		6 – 10 years	-0.543	0.110	<0.001**
		Above 10 years	-0.462	0.134	0.004**
	4 – 5 years	6 – 10 years	-0.187	0.118	0.389 NS
		Above 10 years	-0.106	0.140	0.874 NS
	6 – 10 years	Above 10 years	0.081	0.156	0.955 NS
Responsiveness	1 – 3 years	4 – 5 years	-0.333	0.088	0.001**
		6 – 10 years	-0.478	0.112	<0.001**
		Above 10 years	-0.180	0.136	0.552 NS
	4 – 5 years	6 – 10 years	-0.144	0.120	0.624 NS
		Above 10 years	0.153	0.143	0.705 NS
	6 – 10 years	Above 10 years	0.298	0.159	0.240 NS
Assurance	1 – 3 years	4 – 5 years	-0.270	0.092	0.019*
		6 – 10 years	-0.565	0.117	<0.001**
		Above 10 years	-0.383	0.142	0.037*
	4 – 5 years	6 – 10 years	-0.295	0.125	0.087 NS
		Above 10 years	-0.113	0.149	0.871 NS
	6 – 10 years	Above 10 years	0.181	0.166	0.693 NS
Empathy	1 – 3 years	4 – 5 years	-0.312	0.091	0.004**
		6 – 10 years	-0.519	0.116	<0.001**
		Above 10 years	-0.186	0.141	0.550 NS

4 – 5 years	6 – 10 years	-0.206	0.124	0.345 NS
	Above 10 years	0.126	0.147	0.828 NS
6 – 10 years	Above 10 years	0.332	0.164	0.180 NS

Source: Primary data
*Note : 1. ** denotes significant at 1% level.*
*2. * denotes significant at 5% level.*
3. NS denotes non-significant.

Based on Tukey HSD post hoc test, the following significant difference found among the customers having experience in bank regarding the dimensions of service quality of Kerala Gramin bank. Customers having experience between 1–3 years with bank are significantly differed with customers having experience of 4-5 years, 6-10 years and above 10 years about the factors tangibility and reliability. Customers with experience 1–3 years are significantly differed with 4-5 years and 6-10 years experienced customers with respect to factor responsiveness. Also customers having experience between 1-3 years are significantly differed with 4-5 years and 6-10 years and above 10 years regarding the factor assurance. Customers with experience 1-3 years are significantly differed with 4-5 years and 6-10 years experienced customers about the service quality factor empathy.

Mean score demonstrates, customers having 4-5 years, 6-10 years and above 10 years of experience with bank feel more attraction to the service quality factors tangibility and reliability than 1-3 years experienced customers. Customers with 4-5 years and 6-10 years of experience are more influenced in the factor responsiveness than customers with experience of 1-3 years. Customers having 4-5 years, 6-10 years and above 10 years of experience with bank feel more joy in the service quality factor assurance than 1-3 years experienced customers. And customers with 4-5 years and 6-10 years of experience with bank feel more attraction to the factor empathy than customers with experience of 1-3 years.

Based on mean score, it is summed up that customers having 1-3 years of experience with bank feel more attraction to the factor assurance (3.53) followed by tangibility (3.52), reliability (3.52), and responsiveness (3.52) equally and empathy (3.48).

Mean score indicates, customers having 4-5 years of experience with bank are more influenced in the factor reliability (3.87) followed by responsiveness (3.86), tangibility (3.80), assurance (3.80) and empathy (3.80) equally.

On the basis of mean score, customers having experience with bank for 6-10 years feel more influence in the factor assurance (4.09), followed by reliability (4.06), responsiveness (4.00), empathy (4.00) equally and tangibility (3.87).

Based on mean score, customers having experience with bank for above 10 years are more attracted to the service quality factor reliability (3.98), followed by tangibility (3.93), assurance (3.91), responsiveness (3.70) and empathy (3.67).

4.5.6 Customer-wise difference in terms of customers having and not having account with other bank regarding the dimensions of service quality of Kerala Gramin Bank

H0.4.41: There is no significant difference between customers having and not having account with other bank with respect to dimensions of service quality of Kerala Gramin Bank

Table 4.46: t test for significant difference between customers having and not having account with other banks with respect to dimensions of service quality of Kerala Gramin Bank

Dimensions of service quality	Customers with account in other bank				T Value	P Value
	Yes		No			
	Mean	SD	Mean	SD		
Tangibility	3.60	0.93	3.93	0.73	-4.130	<0.001**
Reliability	3.66	0.99	3.97	0.82	-3.636	<0.001**
Responsiveness	3.62	1.02	3.94	0.75	-3.807	<0.001**
Assurance	3.66	1.03	3.89	0.93	-2.632	0.009**
Empathy	3.57	1.03	3.93	0.85	-4.001	<0.001**

Source: Primary data
*Note :   1. ** denotes significant at 1% level.*

Since the P value is less than 0.01, the null hypothesis is rejected at 1 percent level with regard to all the factors of service quality just as tangibility, reliability, responsiveness, assurance and empathy. As a result, there is a significant difference between customers having account with another banks and customers not having account with another banks regarding the factors of service quality like tangibility, reliability, responsiveness, assurance and empathy.

Based on mean score, it can be inferred that customers not having account with another bank feel more attraction to the service quality factors of Kerala Gramin Bank tangibility, reliability, responsiveness, assurance and empathy than customers are having account with another bank.

Mean score portrays, customers having account with another bank are more influenced in the factor reliability (3.66) and assurance (3.66) of service quality of Kerala Gramin Bank equally, followed by responsiveness (3.62), tangibility (3.60) and empathy (3.57).

On the basis of mean score, it is understood that customers not having account with another bank are more pleased with the service quality factor reliability (3.97) followed by responsiveness (3.94), tangibility (3.93) and empathy (3.93) equally and also assurance (3.89).

4.6 Conclusion

The present chapter examined the first objective of the research to study the service quality offered by the Kerala Gamin Bank. The level of service quality factors such as tangibility, reliability, responsiveness, assurance and empathy offered by the KGB was measured, and its association among the socio-demographic profiles of the bank customers such as gender, age, educational qualification, occupation, year of experience with bank and account in another bank were also addressed in this chapter. The study found that all service quality factors are moderate level and found a significant association among the various socio-demographic profiles of the bank customers and the level of service quality of KGB. Besides this, the study was also examined the socio-demographic difference among Gramin bank customers regarding the factors of service quality of Kerala Gramin Bank. Mean scores, standard deviation, one sample t test, independent t test, ANOVA and Tukey HSD post hoc analysis are used for analyzing the data.

<div align="right">*Chapter 5*</div>

Post Service Behaviour of Customers' of Kerala Gramin Bank

	5.1	*Introduction*
	5.2	*Objective of the chapter*
Contents	5.3	*The level of post service behaviour of customers in Kerala Gramin Bank*
	5.4	*Socio-demographic difference among bank customers and level of post service behaviour*
	5.5	*Post service behaviour of Kerala Gramin Bank customers: Socio-demographic comparison*
	5.6	*Conclusion*

5.1 Introduction

The present chapter contains the second objective of the study to investigate the post service behaviour of the Kerala Gramin Bank customers and its association with various socio-demographic profiles of the customers. Post service behaviours of KGB customers are taken as customers' trust, perceived value, customer satisfaction, customer retention and word of mouth referrals. The socio-demographic factors of the KGB customers taken as gender, age, educational qualification, occupation, experience with the bank and account in other banks for data analysis.

5.2 Objective of the chapter

Objective II: To investigate the post service behaviour of customers' of the Kerala Gramin Bank.

To achieve this objective, the level of post service behaviours of the Kerala Gramin Bank customers examined. For this purpose, Quartile Deviation, Percentage Analysis, and Chi-Square tests employed. Quartile Deviation used to convert data into three quarter that Q1, Q2 and Q3. Percentage analysis used to measure the percentage of responses contained in each quarters. Chi-Square test adopted for testing the significance of data distribution in each quartile. Here the data is used as categorical nature; non-parametric test (Chi-square test) employed for the data analysis. In addition to this, the relative ranking on various customers' post service behaviour factors and its socio-demographic differences among the customers of KGB also were assessed. It was measured using mean score, standard deviation, one sample t test, independent t test, ANOVA and Tukey HSD post hoc analysis.

Part – A

5.3 The level of post service behaviour of customers in Kerala Gramin Bank

The post service behaviour of the customers of Kerala Gramin Bank evaluated by considering the following five factors based upon the previous available studies. Each of these factors influence the behaviour of the customer after experiencing the service from a banking institution. The importance of each of these factors evaluated in the Kerala Gramin Bank.

(1) Customers' trust
(2) Customer satisfaction
(3) Perceived value
(4) Customer retention
(5) Word of mouth referral

H0.5.1: The proportions of the level of customers' trust of the customers towards the Kerala Gramin Bank are equally distributed

Table No 5.1 The level of customers' trust of the customers towards the Kerala Gramin Bank

Attribute	Low level (Q1)	Moderate level (Q2)	High level (Q3)	Total	Chi-Square value	P value
Level of customers' trust factor	180 (28%)	240 (37.4%)	222 (34.6%)	642 (100%)	8.86	0.012

Source: Primary data
*** indicates significant at 1% level*

Since the P value is <0.01, the proportions of level of perceived trust of the customers towards the Kerala Gramin Bank are not equally distributed. It indicates that there is significant difference regarding the level of customers' trust among the customers towards the services of Kerala Gramin Bank. From the above table, it can be observed that 28 percent of Gramin bank customers feel low level trust (honesty, sense of trust, bank's reputation, fair transactions, and customers' feeling of trustworthy) towards Kerala Gramin Bank. 37.4 percent of bank customers experience moderate level customers' trust. 34.6 percent of the bank customers feel high level trust. So, it can be inferred that most of customers feel moderate level trust towards the Kerala Gramin Bank. It means the Kerala Gramin Bank provide moderate level honesty in their services, fairness in the transactions, and makes a sense of customers' feeling of trustworthy

H0.5.2: The proportions of the level of customer satisfaction towards the services of Kerala Gramin Bank are equally distributed

Table No 5.2 The level of customer satisfaction towards the services of Kerala Gramin Bank

Attribute	Low level (Q1)	Moderate level (Q2)	High level (Q3)	Total	Chi-Square value	P value
Level of the satisfaction of customers towards the services of KGB	164 (25.5%)	286 (44.5%)	192 (29.9%)	642 (100%)	38.16	<0.001**

Source: Primary data

*** indicates significant at 1% level*

Since the P value is <0.01, the proportions of level of satisfaction of customers towards the services of the Kerala Gramin Bank are not equally distributed. It indicates that there is significant difference regarding the amount of the level of customer satisfaction towards the services of KGB. From the above table, it can be observed that 25.5 percent of customers have low level satisfaction (customers' satisfaction towards pleased services, happiness in choosing the bank, satisfaction in the employee behaviour, impression in the customer service, and complete satisfaction towards the KGB's services) towards the services of Kerala Gramin Bank. 44.5 percent of bank customers have moderate level satisfaction. 29.9 percent of the bank customers have high level satisfaction. So, it can be inferred that satisfaction of the Kerala Gramin Bank' customers is moderate level.

H0.5.3: The proportions of the level of perceived value getting from the services of Kerala Gramin Bank are equally distributed

Table No 5.3 The level of perceived value getting from the services of Kerala Gramin Bank

Attribute	Low level (Q1)	Moderate level (Q2)	High level (Q3)	Total	Chi-Square value	P value
Level of perceived value experienced by the customers of KGB	186 (29%)	260 (40.5%)	196 (30.5%)	642 (100%)	15.06	<0.001**

Source: Primary data
*** indicates significant at 1% level*

Since the P value is <0.01, the proportions of level of perceived value factor of the Kerala Gramin Bank are not equally distributed. It said that there is significant difference regarding the level of perceived value experienced by the customers of Kerala Gramin Bank. From the above table, it can be observed that 29 percent of the bank customers getting low level value (worthy for the money spend in the bank, quality services at reasonable price, and superior value for products & services) from the services of Kerala Gramin Bank. 40.5 percent of bank customers experience moderate level value. 30.5 percent of customers feel high level value from the services of Kerala Gramin Bank. So, it can be inferred that most of customers getting moderate level value from the services of Kerala Gramin Bank. It means that customers consider, KGB services is moderate level in terms of worthiness of money spend in the KGB, offering quality services at a reasonable price, and superior value for products & services.

H0.5.4: The proportions of the level of customer retention in Kerala Gramin Bank are equally distributed

Table No 5.4 The level of customer retention of Kerala Gramin Bank

Attribute	Low level (Q1)	Moderate level (Q2)	High level (Q3)	Total	Chi-Square value	P value
Level of customer retention factor	176 (27.4%)	288 (44.9%)	178 (27.7%)	642 (100%)	38.39	<0.001**

Source: Primary data

*** indicates significant at 1% level*

Since the P value is <0.01, the proportions of level of customer retention in Kerala Gramin bank are not equally distributed. This indicates that there is a significant difference in the levels of customer retention in Kerala Gramin Bank. From the above table, it can be observed that 27.4 percent of bank customers have low level intention to retention with bank. 44.9 percent of bank customers have moderate level intention to retention with bank. 27.7 percent of customers have high level intention to retention with bank. So, it can be said that majority of customers intention to retention with bank is moderate level. It means that the customers have moderate level intention to continue to with bank, and their loyalty level and intention to keep the relationship with bank is also average.

H0.5.5: The proportions of the level of word of mouth referrals in Kerala Gramin Bank are equally distributed

Table No 5.5 The level of word of mouth referrals of Kerala Gramin Bank

Attribute	Low level (Q1)	Moderate level (Q2)	High level (Q3)	Total	Chi-Square value	P value
Level of word of mouth referral of customers in the KGB	166 (25.9%)	302 (47%)	174 (27.1%)	642 (100%)	54.43	<0.001**

Source: Primary data
*** indicates significant at 1% level*

Since the P value is <0.01, the proportions of level of word of mouth referral of customers in the KGB is not equally distributed. It indicates that there are significant difference regarding the levels word of mouth referral of customers in the KGB. From the above table, it can be interpreted that 25.9 percent of Gramin bank customers have only low level intention to recommend the KGB to others. 47 percent of bank customers have moderate level intention to recommend the Kerala Gramin bank to others. 27.1 percent of the bank customers have moderate level intention to recommend the bank to others. So, it can be said that most of customers have moderate level intention to recommend the KGB to others. It means the customers' do not have high level intention to give the positive comments about the KGB.

5.4 Socio-demographic difference among bank customers and level of post service behaviour

The following five factors are considered as socio-demographic factors for the analysis

(1) Gender

(2) Age

(3) Educational Qualification

(4) Occupation

(5) Experience with the bank

(6) Accounts in other banks

The following five factors are considered as post service behaviour of the bank customers for the analysis

(1) Customer trust

(2) Customer satisfaction

(3) Perceived value

(4) Customer retention

(5) Word of mouth referral

5.4.1 Socio-demographic difference among the bank customers and level of customers' trust

5.4.1.1 Chi-square test for association between gender and level of customers' trust

H0.5.6: There is no significant association between gender and level of customers' trust

Table 5.6: Chi-square test for association between gender and level of customers' trust

Gender	Level of Customers' trust			Total	Chi-square Value	P value
	Low	Moderate	High			
Male	102 (30.9%)	122 (37%)	106 (32.1%)	330 (100%)	3.215	0.200^{NS}
Female	78 (25%)	118 (37.8%)	116 (37.2%)	312 (100%)		
Total	180 (28%)	240 (37.4%)	222 (34.6%)	642 (100%)		

Source: Primary data

Note: 1. *The value within ( ) refers to Row Percentage*

2. *NS denotes Non-Significance*

Since P value is higher than 0.05, the null hypothesis is accepted. Hence, it can be concluded that there is no significant association between gender and level of customers' trust among the customers of Kerala Gramin Bank.

5.4.1.2 Chi-square test for association between age group of bank customers and level of customers' trust

H0.5.7: There is no significant association between age group of bank customers and level of customers' trust

Table 5.7: Chi-square test for association between age group of the bank customers and level of customers' trust

Age	Level of Customers' trust			Total	Chi-square Value	P value
	Low	Moderate	High			
Below 25 years	70 (37.2%)	76 (40.4%)	42 (22.3%)	188 (100%)		
26 to 35 years	58 (27.6%)	74 (35.2%)	78 (37.1%)	210 (100%)	25.499	<0.001**
36 to 50	36	62	60	158		

years	(22.8%)	(39.2%)	(38%)	(100%)		
Above 50 years	16 (18.6%)	28 (32.6%)	42 (48.8%)	86 (100%)		
Total	**180 (28%)**	**240 (37.4%)**	**222 (34.6%)**	**642 (100%)**		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1% level. Hence, it can be concluded that there is association between various age group and level of customers' trust among the customers of Kerala Gramin Bank. Based on the row percentage, under the age group below 25 years, 37.2% customers perceive low level of trust, 40.4 % customers feel moderate level of customers' trust and 22.3% customers have high level trust. In case of 26 to 35 years age group, 27.6% customers feel low level trust, 35.2% customers perceive moderate level of trust and 37.1% customers have high level trust. In the case of 36 to 50 years age group, 22.8% have low level of trust, 39.2% feel moderate level trust and 38% customers perceive high level of trust. About above 50 years age group customers, 18.6 % feel low level trust, 32.6% perceive moderate level trust and 48.8 % have high level of trust. Therefore, it is understood that, below 25 years age group customers perceive low level trust in services of KGB than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers feel high level trust than other age group customers.

5.4.1.3 Chi-square test for association between educational qualification and level of customers' trust

H0.5.8: There is no significant association between educational qualification and level of customers' trust

Table 5.8: Chi-square test for association between educational qualification and level of customers' trust

Educational qualification	Level of Customers' trust			Total	Chi-square Value	P value
	Low	Moderate	High			
Below SSLC	10 (29.4%)	12 (35.3%)	12 (35.3%)	34 (100%)	35.198	<0.001 **
SSLC	28 (31.8%)	22 (25%)	38 (43.2%)	88 (100%)		
Higher secondary	22 (18.6%)	38 (32.2%)	58 (49.2%)	118 (100%)		
Graduation	76 (35.5%)	76 (35.5%)	62 (29%)	214 (100%)		
Post-graduation	34 (24.3%)	68 (48.6%)	38 (27.1%)	140 (100%)		
Professional/Diploma	10 (20.8%)	24 (50%)	14 (29.2%)	48 (100%)		
Total	180 (28%)	240 (37.4%)	222 (34.6%)	642 (100%)		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
*2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between educational qualification of customers and level of customers' trust. In reference to row percentage, In case of customers having qualification below SSLC, 29.4% customers perceive low level trust. 35.3% customers feel moderate level and high level trust. In case of customers who qualified SSLC, 31.8% customers have low level trust. 25% customers feel moderate level trust. 43.2% customers have high level trust. Among customers, qualified higher secondary,18.6% have low level trust, 32.2% feel moderate level trust and 49.2% customers perceive high level of trust. In case of graduated customers, 35.5 % perceive low level trust and moderate level trust, and also29 % customers have high level of trust. On other hand, among post graduated customers, 24.3% customers feel low level trust. 48.6% customers perceive

moderate level trust and 27.1% have high level of trust. Beside these, in case of customers having professional degree or diploma, 20.8% customers perceive low level trust, 50% feel moderate level trust and 29.2% have high level of trust. All these portrays, customers having graduation degree feel low level of trust in services of KGB than any other groups of customers such as customers having qualification below SSLC, SSLC, higher secondary, post graduation degree and professional degree or diploma. On the other hand, Customers having higher secondary qualification feel high level of trust than any other groups.

5.4.1.4 Chi-square test for association between occupation and level of customers' trust

H0.5.9: There is no significant association between occupation and level of customers' trust

Table 5.9: Chi-square test for association between occupation and level of customers' trust

Occupation	Level of Customers' trust			Total	Chi-square Value	P value
	Low	**Moderate**	**High**			
Govt. sector	18 (19.6%)	42 (45.7%)	32 (34.8%)	**92 (100%)**		
Private sector	52 (34.7%)	58 (38.7%)	40 (26.7%)	**150 (100%)**		
Self-employed	38 (33.3%)	26 (22.8%)	50 (43.9%)	**114 (100%)**		
Student	44 (33.3%)	54 (40.9%)	34 (25.8%)	**132 (100%)**	36.636	<0.001**
House wife	12 (13%)	36 (39.1%)	44 (47.8%)	**92 (100%)**		
Others	16 (25.8%)	24 (38.7%)	22 (35.5%)	**62 (100%)**		
Total	**180 (28%)**	**240 (37.4%)**	**222 (34.6%)**	642 (100%)		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
*2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between occupation of customers and level of customers' trust. Based on row percentage, it is understood that, in case of government sector employed customers, 19.6% customers perceive low level of trust, 45.7% customers feel moderate level and 34.8% have high level of trust. Regarding private sector employed customers, 34.7% customers have low level trust. 38.7 % customers feel moderate level trust. 26.7% customers have high level trust. Among self employed customers, 33.3% have low level trust, 22.8% feel moderate level trust and 43.9% customers perceive high level of trust. However, In case of student customers, 33.3% perceive low level trust, 40.9% have moderate level trust, and 25.8% feel high level of trust. On other hand, among house wife customers, 13% feel low level trust. 39.1% customers perceive moderate level of trust and 47.8% customers have high level of trust. Beside these, in case of customers engaged in other employment, 25.8% customers perceive low level of trust, 38.7% feel moderate level trust and 35.5% have high level of trust. All (these indicates that, private sector employed customers, perceive low level trust in service of KGB than other groups such as government sector employed customers, self-employed customers, student customers, house wife customers and customers engaged in other occupation. House wife customers perceive high level of trust than other group of customers.

5.4.1.5 Chi-square test for association between customer's experience with bank and level of customers' trust

H0.5.10: There is no significant association between customer's experience with bank and level of customers' trust

Table 5.10: Chi-square test for association between customer's experience with bank and level of customers' trust

Experience with bank	Level of Customers' trust			Total	Chi-square Value	P value
	Low	Moderate	High			
1 to 3 years	102 (34%)]	130 (43.3%)	68 (22.7%)	300 (100%)		
4 to 5 years	42 (22.1%)	76 (40%)	72 (37.9%)	190 (100%)		
6 to 10 years	24 (25.5%)	18 (19.1%)	52 (55.3%)	94 (100%)	50.094	<0.001**
Above 10 years	12 (20.7%)	16 (27.6%)	30 (51.7%)	58 (100%)		
Total	180 (28%)	240 (37.4%)	222 (34.6%)	642 (100%)		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is referred that, there is association between customer's experience with bank and level of customers' trust. Row percentage indicates that, among customers who have experience with bank for 1-3 years, 34% customers perceive low level of trust, 43.3% customers feel moderate level trust and 22.7% have high level trust. In case of customers, having experience with bank for 4-5 years, 22.1% customers have low level trust, 40% customers feel moderate level trust and 37.9% customers have high level trust. Regarding customers who have experience for 6-10 years, 25.5% have low level trust, 19.1% feel moderate level trust and 55.3% customers perceive high level of trust. However, In case of customers having experience above 10 years, 20.7% perceive low level trust, 27.6% have moderate level trust, and 51.7 % feel high level of trust. On these ground it is summed up that,

customers having experience with bank for 1-3 years feel low level customers' trust in service of KGB than other groups of customers like customers having experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank 6-10 years feel high level of trust than other groups.

5.4.1.6 Chi-square test for association between customers having and not having account with other bank and level of customers' trust

H0.5.11: There is no significant association between customers having and not having account with other bank and level of customers' trust

Table 5.11: Chi-square test for association between customers having and not having account with other banks and level of customers' trust

Account in other banks	Level of Customers' trust			Total	Chi-square Value	P value
	Low	Moderate	High			
Yes	144 (30.8%)	180 (38.5%)	144 (30.8%)	**468 (100%)**		
No	36 (20.7%)	60 (34.5%)	78 (44.8%)	**174 (100%)**	13.383	0.002**
Total	**180 (28%)**	**240 (37.4%)**	**222 (34.6%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
*   2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between customers having and not having account with other bank and level of customers' trust. Based on row percentage, it is clear that, in case of customers

who have account with other bank, 30.8% customers perceive low level trust, 38.5% customers feel moderate level trust and 30.8% have high level of trust. Regarding customers, who does not have account with other bank, 20.7% customers have low level trust, 34.5% customers feel moderate level trust and 44.8% customers have high level trust. Therefore, it is inferred that, customers who have account with other bank feel low level trust in service of KGB than customers who does not have account with other bank. Whereas, customers who does not have account with other bank feel high level trust than customers who have account with other bank.

5.4.2 Socio-demographic difference among the bank customers and level of customer satisfaction

5.4.2.1 Chi-square test for association between gender and level of customer satisfaction

H0.5.12: There is no significant association between gender and level of customer satisfaction

Table 5.12: Chi-square test for association between gender and level of customer satisfaction

Gender	Level of customer satisfaction			Total	Chi-square Value	P value
	Low	**Moderate**	**High**			
Male	92 (27.9%)	152 (46.1%)	86 (26.1%)	**330 (100%)**		
Female	72 (23.1%)	134 (42.9%)	106 (34%)	**312 (100%)**	5.155	0.076^{NS}
Total	**164 (25.5%)**	**286 (44.5%)**	**192 (29.9%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
*   2. NS denotes Non-Significance*

Since P value is higher than 0.05, the null hypothesis is accepted. Hence, it can be concluded that there is no significant association between gender and level of customer satisfaction among Kerala Gramin Bank customers.

5.4.2.2 Chi-square test for association between age group of bank customers and level of customer satisfaction

H0.5.13: There is no significant association between age group of bank customers and level of customer satisfaction

Table 5.13: Chi-square test for association between age group of the bank customers and level of customer satisfaction

Age	Level of customer satisfaction			Total	Chi-square Value	P value
	Low	**Moderate**	**High**			
Below 25 years	60 (31.9%)	98 (52.1%)	30 (16%)	**188 (100%)**	33.899	<0.001**
26 to 35 years	46 (21.9%)	100 (47.6%)	64 (30.5%)	**210 (100%)**		
36 to 50 years	42 (26.6%)	54 (34.2%)	62 (39.2%)	**158 (100%)**		
Above 50 years	16 (18.6%)	34 (39.5%)	36 (41.9%)	**86 (100%)**		
Total	**164 (25.5%)**	**286 (44.5%)**	**192 (29.9%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
*   2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1% level. Hence, it can be concluded that there is association between various age group and level of customer satisfaction among Kerala Gramin Bank customers. Based on the row percentage, in case of age group below 25 years,

31.9% customers perceive low level customer satisfaction, 52.1% feel moderate level satisfaction and 16% customers have high level satisfaction. Under the age group of 26 to 35 years, 21.9% customers feel low level satisfaction, 47.6% perceive moderate level customer satisfaction and 30.5% have high level satisfaction. In the case of 36 to 50 years age group, 26.6% have low level customer satisfaction, 34.2% feel moderate level satisfaction and 39.2% customers perceive high level satisfaction. About above 50 years age group customers, 18.6% customers feel low level satisfaction, 39.5% perceive moderate level satisfaction and 41.9 % have high level customer satisfaction. Therefore, it is understood that, below 25 years age group customers perceive low level customer satisfaction in services of KGB as post service behaviour than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers feel high level customer satisfaction than other age group customers.

5.4.2.3 Chi-square test for association between educational qualification and level of customer satisfaction

H0.5.14: There is no significant association between educational qualification and level of customer satisfaction

Table 5.14: Chi-square test for association between educational qualification and level of customer satisfaction

Educational qualification	Level of customer satisfaction			Total	Chi-square Value	P value
	Low	**Moderate**	**High**			
Below SSLC	12 (35.3%)	10 (29.4%)	12 (35.3%)	**34 (100%)**		
SSLC	28 (31.8%)	28 (31.8%)	32 (36.4%)	**88 (100%)**		
Higher secondary	22 (18.6%)	40 (33.9%)	56 (47.5%)	**118 (100%)**	47.123	<0.001**
Graduation	62	96	56	**214**		

	(29%)	(44.9%)	(26.2%)	**(100%)**		
Post-graduation	28 (20%)	84 (60%)	28 (20%)	**140** **(100%)**		
Professional/Diploma	12 (25%)	28 (58.3%)	8 (16.7%)	**48** **(100%)**		
Total	**164** **(25.5%)**	**286** **(44.5%)**	**192** **(29.9%)**	**642** **(100%)**		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between educational qualification of customers and level of customer satisfaction. In reference to row percentage, regarding customers who have qualification below SSLC, 35.3% perceive low level customer satisfaction, 29.4% customers feel moderate level customer satisfaction and 35.3% have high level customer satisfaction. In case of customers, who have SSLC qualification, 31.8% customers have low level and moderate level customer satisfaction and 36.4% customers have high level satisfaction. Among customers, qualified higher secondary 18.6% have low level customer satisfaction, 33.9% feel moderate level satisfaction and 47.5% customers perceive high level customer satisfaction. In case of graduated customers, 29 % customers perceive low level satisfaction, 44.9% feel moderate level satisfaction, and also 26.2% have high level customer satisfaction. On other hand, about post graduated customers, 20% feel low level and high level customer satisfaction and 60% perceive moderate level customer satisfaction. Beside these, in case of customers having professional degree or diploma, 25% customers perceive low level customer satisfaction, 58.3% feel moderate level satisfaction and 16.7% have high level customer satisfaction. All these portrays, customers having qualification below SSLC feel low level customer satisfaction in services of KGB as post service behaviour than any other groups

of customers such as customers having SSLC qualification, higher secondary qualification, graduation degree, post graduation degree and professional degree or diploma. On the other hand, Customers having higher secondary qualification feel high level customer satisfaction than any other groups.

5.4.2.4 Chi-square test for association between occupation and level of customer satisfaction

H0.5.15: There is no significant association between occupation and level of customer satisfaction

Table 5.15: Chi-square test for association between occupation and level of customer satisfaction

Occupation	Level of customer satisfaction			Total	Chi-square Value	P value
	Low	Moderate	High			
Govt. sector	18 (19.6%)	50 (54.3%)	24 (26.1%)	92 (100%)		
Private sector	36 (24%)	76 (50.7%)	38 (25.3%)	150 (100%)		
Self-employed	34 (29.8%)	38 (33.3%)	42 (36.8%)	114 (100%)		
Student	40 (30.3%)	68 (51.5%)	24 (18.2%)	132 (100%)	43.383	<0.001**
House wife	18 (19.6%)	26 (28.3%)	48 (52.2%)	92 (100%)		
Others	18 (29%)	28 (45.2%)	16 (25.8%)	62 (100%)		
Total	**164 (25.5%)**	**286 (44.5%)**	**192 (29.9%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
*   2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between occupation of customers and level of customer satisfaction. Based on row percentage, it is understood that, in case of government sector employed customers, 19.6% customers perceive low level customer satisfaction, 54.3%

customers feel moderate level satisfaction and 26.1% have high level customer satisfaction. Regarding private sector employed customers, 24% customers have low level customer satisfaction, 50.7% customers feel moderate level satisfaction and 25.3% customers have high level satisfaction. Among self employed customers, 29.8% have low level satisfaction, 33.3% feel moderate level customer satisfaction and 36.8% customers perceive high level satisfaction. However, In case of student customers, 30.3% perceive low level customer satisfaction, 51.5% have moderate level satisfaction, and 18.2 % feel high level customer satisfaction. On other hand, among house wife customers, 19.6% feel low level customer satisfaction. 28.3% customers perceive moderate level satisfaction and 52.2% customers have high level satisfaction. Beside these, in case of customers engaged in other employment, 29% customers perceive low level customer satisfaction, 45.2% feel moderate level satisfaction and 25.8% have high level customer satisfaction. All these indicates that, student customers, perceive low level customer satisfaction in service of KGB as post service behaviour than other groups such as government sector employed customers, private sector employed customers, self employed customers, house wife customers and customers engaged in other occupation. However, house wife customers perceive high level of satisfaction than other group of customers.

5.4.2.5 Chi-square test for association between customer's experience with bank and level of customer satisfaction

H0.5.16: There is no significant association between customer's experience with bank and level of customer satisfaction

Table 5.16: Chi-square test for association between customer's experience with bank and level of customer satisfaction

Experience with bank	Level of customer satisfaction			Total	Chi-square Value	P value
	Low	Moderate	High			
1 to 3 years	94 (31.3%)	146 (48.7%)	60 (20%)	300 (100%)	44.898	<0.001**
4 to 5 years	36 (18.9%)	94 (49.5%)	60 (31.6%)	190 (100%)		
6 to 10 years	22 (23.4%)	24 (25.5%)	48 (51.1%)	94 (100%)		
Above 10 years	12 (20.7%)	22 (37.9%)	24 (41.4%)	58 (100%)		
Total	164 (25.5%)	286 (44.5%)	192 (29.9%)	642 (100%)		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is referred that, there is association between customer's experience with bank and level of customer satisfaction. Row percentage indicates that, among customers who have experience with bank for 1-3 years, 31.3% customers perceive low level customer satisfaction, 48.7% customers feel moderate level customer satisfaction and 20% have high level customer satisfaction. In case of customers, having experience with bank for 4-5 years, 18.9% customers have low level customer satisfaction, 49.5% customers feel moderate level customer satisfaction and 31.6% customers have high level customer satisfaction. Regarding customers who have experience for 6-10 years, 23.4% have low level satisfaction, 25.5% feel moderate level satisfaction and 51.1% customers perceive high level customer satisfaction. However, In case of customers having experience above 10 years, 20.7% perceive low level customer satisfaction, 37.9% have moderate level satisfaction, and 41.4% feel high level customer satisfaction. On these ground, it is summed up that, customers having experience with bank for 1-3 years feel

low level customer satisfaction in service of KGB as post service behaviour than other groups of customers like customers having experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank 6-10 years feel high level customer satisfaction than other groups.

5.4.2.6 Chi-square test for association between customers having and not having account with other bank and level of customer satisfaction

H0.5.17: There is no significant association between customers having and not having account with other bank and level of customer satisfaction

Table 5.17: Chi-square test for association between customers having and not having account with other banks and level of customer satisfaction

Account in other banks	Level of customer satisfaction			Total	Chi-square Value	P value
	Low	Moderate	High			
Yes	134 (28.6%)	214 (45.7%)	120 (25.6%)	468 (100%)	17.486	<0.001**
No	30 (17.2%)	72 (41.4%)	72 (41.4%)	174 (100%)		
Total	164 (25.5%)	286 (44.5%)	192 (29.9%)	642 (100%)		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between customers having and not having account with other bank and level of customer satisfaction. Based on row percentage, it is clear that, in case of customers who have account with other bank, 28.6% customers perceive low level customer satisfaction, 45.7% customers feel moderate level satisfaction and 25.6% have high level customer satisfaction. Regarding customers, who

does not have account with other bank, 17.2% customers have low level customer satisfaction. 41.4% customers feel moderate level and high level customer satisfaction. Therefore, it is inferred that, customers who have account with other bank feel low level satisfaction in service of KGB than customers who does not have account with other bank. Whereas, customers who does not have account with other bank feel high level satisfaction than customers who have account with other bank.

5.4.3 Socio-demographic difference among the bank customers and level of perceived value

5.4.3.1 Chi-square test for association between gender and level of perceived value

H0.5.18: There is no significant association between gender and level of perceived value

Table 5.18: Chi-square test for association between gender and level of perceived value

Gender	Level of perceived value			Total	Chi-square Value	P value
	Low	Moderate	High			
Male	102 (30.9%)	132 (40%)	96 (29.1%)	330 (100%)	1.382	0.501[NS]
Female	84 (26.9%)	128 (41%)	100 (32.1%)	312 (100%)		
Total	**186 (29%)**	**260 (40.5%)**	**196 (30.5%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
*   2. NS denotes Non-Significance*

Since P value is higher than 0.05, the null hypothesis is accepted. Hence, it can be concluded that there is no significant association between gender and level of perceived value among the customers of Kerala Gramin Bank.

5.4.3.2 Chi-square test for association between age group of bank customers and level of perceived value

H0.5.19: There is no significant association between age group of bank customers and level of perceived value

Table 5.19: Chi-square test for association between age group of the bank customers and level of perceived value

Age	Level of perceived value			Total	Chi-square Value	P value
	Low	Moderate	High			
Below 25 years	66 (35.1%)	90 (47.9%)	32 (17%)	188 (100%)		
26 to 35 years	58 (27.6%)	88 (41.9%)	64 (30.5%)	210 (100%)		
36 to 50 years	42 (26.6%)	56 (35.4%)	60 (38%)	158 (100%)	31.018	<0.001**
Above 50 years	20 (23.3%)	26 (30.2%)	40 (46.5%)	86 (100%)		
Total	186 (29%)	260 (40.5%)	196 (30.5%)	642 (100%)		

Source: Primary data

Note: 1.   The value within ( ) refers to Row Percentage

*2.   ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1% level. Hence, it can be concluded that there is association between various age group customers and level of perceived value in service quality among the customers of Kerala Gramin Bank. Based on the row percentage, under the age group below 25 years, 35.1% customers perceive low level of value, 47.9% customers feel moderate level of perceived value and 17% customers have

high level perceived value. Among the age group of 26 to 35 years, 27.6% customers feel low level perceived value, 41.9% customers perceive moderate level value and 30.5% customers have high level perceived value. In the case of 36 to 50 years age group, 26.6% customers have low level of perceived value, 35.4% feel moderate level perceived value and 38% customers perceive high level of value. About above 50 years age group customers, 23.3% feel low level perceived value, 30.2% customers feel moderate level perceived value and 46.5% have high level perceived value. Therefore, it is understood that, below 25 years age group customers perceive low level value in services of KGB than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers feel high level value than other age group customers.

5.4.3.3 Chi-square test for association between educational qualification and level of perceived value

H0.5.20: There is no significant association between educational qualification and level of perceived value

Table 5.20: Chi-square test for association between educational qualification and level of perceived value

Educational qualification	Level of perceived value			Total	Chi-square Value	P value
	Low	Moderate	High			
Below SSLC	12 (35.3%)	10 (29.4%)	12 (35.3%)	**34 (100%)**	28.512	0.001**
SSLC	24 (27.3%)	36 (40.9%)	28 (31.8%)	**88 (100%)**		
Higher secondary	24 (20.3%)	42 (35.6%)	52 (44.1%)	**118 (100%)**		
Graduation	76 (35.5%)	76 (35.5%)	62 (29%)	**214 (100%)**		

Post-graduation	38 (27.1%)	74 (52.9%)	28 (20%)	**140 (100%)**		
Professional/Diploma	12 (25%)	22 (45.8%)	14 (29.2%)	**48 (100%)**		
Total	**186 (29%)]**	**260 (40.5%)**	**196 (30.5%)**	**642 (100%)**		

Source: Primary data

Note: 1.   The value within ( ) refers to Row Percentage

*2.   ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between educational qualification of customers and level of perceived value. In reference to row percentage, In case of customers having qualification below SSLC, 35.3% customers perceive low level value, 29.4% customers feel moderate level perceived value and 35.3% have high level perceived value. In case of customers, qualified SSLC, 27.3% customers have low level perceived value, 40.9% customers feel moderate level value and 31.8% customers have high level perceived value. Among customers, qualified higher secondary, 20.3% have low level perceived value, 35.6% feel moderate level value and 44.1% customers perceive high level value. In case of graduated customers, 35.5% customers perceive low level and moderate level value, and also 29% customers have high level value. On other hand, among post graduated customers, 27.1% customers feel low level value, 52.9% customers perceive moderate level value and 20% customers have high level perceived value. Beside these, in case of customers having professional degree or diploma, 25% customers perceive low level value, 45.8% feel moderate level value and 29.2% customers have high level value. **T**hese portrays, customers having graduation degree perceive low level value in services of KGB as post service behaviour than any other groups of customers such as customers having qualification below SSLC, SSLC, higher secondary, post graduation degree

and professional degree or diploma. On the other hand, Customers having higher secondary qualification perceive high level value than any other groups.

5.4.3.4 Chi-square test for association between occupation and level of perceived value

H0.5.21: There is no significant association between occupation and level of perceived value

Table 5.21: Chi-square test for association between occupation and level of perceived value

Occupation	Level of perceived value			Total	Chi-square Value	P value
	Low	Moderate	High			
Govt. Sector	20 (21.7%)	42 (45.7%)	30 (32.6%)	92 (100%)	28.508	0.001**
Private sector	44 (29.3%)	64 (42.7%)	42 (28%)	150 (100%)		
Self-employed	34 (29.8%)	44 (38.6%)	36 (31.6%)	114 (100%)		
Student	50 (37.9%)	58 (43.9%)	24 (18.2%)	132 (100%)		
House wife	16 (17.4%)	34 (37%)	42 (45.7%)	92 (100%)		
Others	22 (35.5%)	18 (29%)	22 (35.5%)	62 (100%)		
Total	**186 (29%)**	**260 (40.5%)**	**196 (30.5%)**	**642 (100%)**		

Source: Primary data
Note: 1.   The value within ( ) refers to Row Percentage
*   2.   ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between occupation of customers and level of perceived value. Based on row percentage, it is understood that, in case of government sector employed customers, 21.7% customers perceive low level of value, 45.7% customers feel moderate level value and 32.6% have high level perceived value. Regarding private sector employed customers, 29.3% customers have low level perceived

value, 42.7% customers feel moderate level value, 28% customers have high level perceived value. Among self employed customers, 29.8% customers have low level perceived value, 38.6% feel moderate level value and 31.6% customers perceive high level of value. However, In case of student customers, 37.9% perceive low level value, 43.9% have moderate level value, and 18.2% feel high level perceived value. On other hand, among house wife customers, 17.4% customers feel low level value, 37% customers perceive moderate level value and 45.7% customers have high level perceived value. Beside these, in case of customers engaged in other employment, 35.5% customers perceive low level value, 29% feel moderate level perceived value and 35.5% have high level perceived value. All these indicates that, student customers perceive low level value in service of KGB than other groups such as government sector employed customers, private sector employed customers, self employed customers, house wife customers and customers engaged in other occupation. However, house wife customers perceive high level value than other group of customers.

5.4.3.5 Chi-square test for association between customer's experience with bank and level of perceived value

H0.5.22: There is no significant association between customer's experience with bank and level of perceived value

Table 5.22: Chi-square test for association between customer's experience with bank and level of perceived value

Experience with bank	Level of perceived value			Total	Chi-square Value	P value
	Low	Moderate	High			
1 to 3 years	98 (32.7%)	150 (50%)	52 (17.3%)	300 (100%)	73.726	<0.001**
4 to 5 years	54 (28.4%)	76 (40%)	60 (31.6%)	190 (100%)		

6 to 10 years	22 (23.4%)	16 (17%)	56 (59.6%)	**94 (100%)**	
Above 10 years	12 (20.7%)	18 (31%)	28 (48.3%)	**58 (100%)**	
Total	**186 (29%)**	**260 (40.5%)**	**196 (30.5%)**	**642 (100%) [100%]**	

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
*   2. ** Denotes significant at 1% leve*l

     Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level significance. Hence it is referred that, there is association between customer's experience with bank and level of perceived value. Row percentage indicates that, Among customers who have experience with bank for 1-3 years, 32.7% customers perceive low level value, 50% customers feel moderate level perceived value and 17.3% have high level perceived value. In case of customers, having experience with bank for 4-5 years, 28.4% customers have low level perceived value. 40% customers feel moderate level value. 31.6% customers have high level perceived value. Regarding customers who have experience for 6-10 years, 23.4% customers have low level perceived value, 17% feel moderate level value and 59.6% customers perceive high level value. However, In case of customers having experience above 10 years, 20.7% customers perceive low level value, 31% have moderate level perceived value, and 48.3% feel high level value. On these ground it is summed up that, customers having experience with bank for 1-3 years feel low level perceived value in service of KGB than other groups of customers like customers having experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank 6-10 years feel high level value than other groups.

5.4.3.6 Chi-square test for association between customers having and not having account with other bank and level of perceived value

H0.5.23: There is no significant association between customers having and not having account with other bank and level of perceived value

Table 5.23: Chi-square test for association between customers having and not having account with other banks and level of perceived value

Account in other banks	Level of perceived value			Total	Chi-square Value	P value
	Low	Moderate	High			
Yes	154 (32.9%)	192 (41%)	122 (26.1%)	468 (100%)	20.600	<0.001**
No	32 (18.4%)	68 (39.1%)	74 (42.5%)	174 (100%)		
Total	186 (29%)	260 (40.5%)	196 (30.5%)	642 (100%)		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between customers having and not having account with other bank and level of perceived value. Based on row percentage, it is clear that, in case of customers who have account with other bank, 32.9% customers perceive low level value. 41% customers feel moderate level value and 26.1% have high level value. Regarding customers, who does not have account with other bank, 18.4% customers have low level perceived value. 39.1% customers feel moderate level value and 42.5% customers have high level perceived value. Therefore, it is inferred that, customers who have account with other bank perceive low level value in service of KGB than customers who does not have account with

other bank. Whereas, customers who does not have account with other bank perceive high level value than customers who have account with other bank.

5.4.4 Socio-demographic difference among the bank customers and level of customer retention

5.4.4.1 Chi-square test for association between gender and level of customer retention

H0.5.24: There is no significant association between gender and level of customer retention

Table 5.24: Chi-square test for association between gender and level of customer retention

Gender	Level of customer retention			Total	Chi-square Value	P value
	Low	Moderate	High			
Male	106 (32.1%)	144 (43.6%)	80 (24.2%)	330 (100%)	8.686	0.013*
Female	70 (22.4%)	144 (46.2%)	98 (31.4%)	312 (100%)		
Total	176 (27.4%)	288 (44.9%)	178 (27.7%)	642 (100%)		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*   2. * denotes 5% level significance*

Since P value is lesser than 0.05, the null hypothesis is rejected. Hence, it can be concluded that there is significant association between gender and level of customer retention among Kerala Gramin Bank customers. On the basis of row percentage, in case of male customers, 32.1% customers show low level intention to retain in KGB, whereas, 43.6% of them have moderate level and 24.2% customers show high level intention. Among female customers, 22.4% customers have low level intention to retain with KGB, 46.2% of them have moderate level and 31.4% customers have high level intention. On these

ground it is summed up that, male customer's level of intention to retain with the bank is lower than female customers. Whereas, female customers shows high level retention intention with KGB than male customers.

5.4.4.2 Chi-square test for association between age group of bank customers and level of customer retention

H0.5.25: There is no significant association between age group of bank customers and level of customer retention

Table 5.25: Chi-square test for association between age group of the bank customers and level of customer retention

Age	Level of customer retention			Total	Chi-square Value	P value
	Low	Moderate	High			
Below 25 years	68 (36.2%)	94 (50%)	26 (13.8%)	**188 (100%)**		
26 to 35 years	48 (22.9%)	100 (47.6%)	62 (29.5%)	**210 (100%)**		
36 to 50 years	42 (26.6%)	58 (36.7%)	58 (36.7%)	**158 (100%)**	32.910	<0.001**
Above 50 years	18 (20.9%)	36 (41.9%)	32 (37.2%)	**86 (100%)**		
Total	**176 (27.4%)**	**288 (44.9%)**	**178 (27.7%)**	**642 (100%)**		

Source: Primary data

Note: 1.   The value within ( ) refers to Row Percentage

*   2.   ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1% level. Hence, it can be concluded that there is association between various age group customers and level of customer retention among Kerala Gramin Bank customers. Based on the row percentage, in case of age group below 25 years, 36.2% customers show low level intention to retain with bank, however, 50% customers have moderate level and 13.8% have high level intention. Under the age group 26 to 35 years, 22.9% customers have intention to retain in KGB at

low level, whereas, 47.6% of them have moderate level intention and 29.5% have high level intention. In the case of 36 to 50 years age group, 26.6% customer show low level intention to retain in KGB, whereas, 36.7% of them have moderate level and high level intention. About above 50 years age group customers, 20.9% customers have low level intention to retain, whereas, 41.9% of them show moderate level and 37.2% show high level intention. Therefore, it is understood that, below 25 years age group customers show low level intention to retain in KGB than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers show high level intention to retain in KGB than other age group customers.

5.4.4.3 Chi-square test for association between educational qualification and level of customer retention

H0.5.26: There is no significant association between educational qualification and level of customer retention

Table 5.26: Chi-square test for association between educational qualification and level of customer retention

Educational qualification	Level of customer retention			Total	Chi-square Value	P value
	Low	Moderate	High			
Below SSLC	10 (29.4%)	14 (41.2%)	10 (29.4%)	**34 (100%)**		
SSLC	20 (22.7%)	44 (50%)	24 (27.3%)	**88 (100%)**		
Higher secondary	24 (20.3%)	42 (35.6%)	52 (44.1%)	**118 (100%)**		
Graduation	76 (35.5%)	88 (41.1%)	50 (23.4%)	**214 (100%)**	29.997	0.001**
Post-graduation	34 (24.3%)	74 (52.9%)	32 (22.9%)	**140 (100%)**		
Professional/Diploma	12 (25%)	26 (54.2%)	10 (20.8%)	**48 (100%)**		
Total	**176 (27.4%)**	**288 (44.9%)**	**178 (27.7%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
*   2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between educational qualification of customers and level of customer retention. In reference to row percentage, regarding customers who have qualification below SSLC, 29.4% customers show low level intention to retain in KGB, whereas, 41.2% customers show moderate level and 29.4% show high level intention to retain with bank. In case of customers, who have SSLC qualification, 22.7% customers have low level intention to retain, whereas, 50% of them have moderate level 27.3% customers have high level intention to retain. Among customers qualified higher secondary education, 20.3% customers have low level intention to retain in KGB, whereas, 35.6% customers have moderate level and 44.1% customers have high level intention. In case of graduated customers, 35.5% customers show low level intention, whereas, 41.1% of them have moderate level and 23.4% have high level intention On other hand, about post graduated customers, 24.3% customers have low level intention to retain in KGB, 52.9% customers show moderate level and 22.9% customers show high level intention. Beside these, in case of customers having professional degree or diploma, 25% customers show low level intention to retain, whereas, 54.2% of them have moderate level and 20.8% have high level intention. All these portrays, customers having graduation degree show low level intention to retain in KGB than any other groups of customers such as customers having qualification below SSLC, SSLC, higher secondary, post graduation degree and professional degree or diploma. On the other hand, Customers having higher secondary qualification have high level intention than any other groups.

5.4.4.4 Chi-square test for association between occupation and level of customer retention

H0.5.27: There is no significant association between occupation and level of customer retention

Table 5.27: Chi-square test for association between occupation and level of customer retention

Occupation	Level of customer retention			Total	Chi-square Value	P value
	Low	Moderate	High			
Govt. sector	26 (28.3%)	42 (45.7%)	24 (26.1%)	92 (100%)		
Private sector	42 (28%)	76 (50.7%)	32 (21.3%)	150 (100%)		
Self-employed	32 (28.1%)	42 (36.8%)	40 (35.1%)	114 (100%)		
Student	42 (31.8%)	66 (50%)	24 (18.2%)	132 (100%)	31.340	0.001**
House wife	12 (13%)	40 (43.5%)	40 (43.5%)	92 (100%)		
Others	22 (35.5%)	22 (35.5%)	18 (29%)	62 (100%)		
Total	176 (27.4%)	288 (44.9%)	178 (27.7%)	642 (100%)		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between occupation of customers and level of customer retention. Based on row percentage, it is understood that, in case of government sector employed customers, 28.3% customers have low level intention to retain in KGB, whereas, 45.7% of them have moderate level and 26.1% have high level intention. Regarding private sector employed customers, 28% customers show low level intention to retain, however, 50.7% customers have moderate level intention and 21.3% customers have high level intention. Among self employed customers, 28.1% customers have low level intention to retain in KGB, whereas, 36.8% of them show moderate level intention and 35.1% customers show high level intention. However, In case of student customers, 31.8% customers show low level intention to retain, 50% customers have

moderate level and 18.2% customers have high level intention. On other hand, among house wife customers, 13% customers show low level intention to retain in KGB, whereas, 43.5% of them have moderate level and high level intention. Beside these, in case of customers engaged in other occupation, 35.5% customers show low level and moderate level intention to retain and 29% customers have high level intention. All these indicates that, customers engaged in other occupations, show low level intention to retain in KGB than other groups such as government sector employed customers, private sector employed customers, self employed customers, student customers, house wife customer. However, house wife customers show high level intention than other group of customers.

5.4.4.5 Chi-square test for association between customer's experience with bank and level of customer retention

H0.5.28: There is no significant association between customer's experience with bank and level of customer retention

Table 5.28: Chi-square test for association between customer's experience with bank and level of customer retention

Experience with bank	Level of customer retention			Total	Chi-square Value	P value
	Low	Moderate	High			
1 to 3 years	100 (33.3%)	142 (47.3%)	58 (19.3%)	300 (100%)		
4 to 5 years	48 (25.3%)	88 (46.3%)	54 (28.4%)	190 (100%)		
6 to 10 years	16 (17%)	38 (40.4%)	40 (42.6%)	94 (100%)	32.344	<0.001**
Above 10 years	12 (20.7%)	20 (34.5%)	26 (44.8%)	58 (100%)		
Total	**176 (27.4%)**	**288 (44.9%)**	**178 (27.7%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
*   2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is referred that, there is association between customer's experience with bank and level of customer retention. Row percentage indicates that, Among customers who have experience with bank for 1-3 years, 33.3% customers show low level intention to retain, whereas, 47.3% customers have moderate level and 19.3% customers have high level intention. In case of customers, having experience with bank for 4-5 years, 25.3% customers have low level intention to retain, 46.3% customers show moderate level and 28.4% customers have high level intention. Regarding customers who have experience for 6-10 years, 17% customers have low level intention to retain in KGB, 40.4% of them have moderate level and 42.6% customers have high level intention. However, In case of customers having experience above 10 years, 20.7% customers show low level intention to retain, 34.5% have moderate level and 44.8% have high level intention. On these ground, it is summed up that, customers having experience with bank for 1-3 years have low level intention to retain in KGB than other groups of customers like customers having experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank for above 10 years show high level intention than other groups.

5.4.4.6 Chi-square test for association between customers having and not having account with other bank and level of customer retention

H0.5.29: There is no significant association between customers having and not having account with other bank and level of customer retention

Table 5.29: Chi-square test for association between customers having and not having account with other banks and level of customer retention

Account in other banks	Level of customer retention			Total	Chi-square Value	P value
	Low	Moderate	High			
Yes	146 (31.2%)	208 (44.4%)	144 (24.4%)	468 (100%)	16.137	<0.001**
No	30 (17.2%)	80 (46%)	64 (36.8%)	174 (100%)		
Total	176 (27.4%)	288 (44.9%)	178 (27.7%)	642 (100%)		

Source: Primary data

Note: 1.   The value within ( ) refers to Row Percentage

*2.   ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between customers having and not having account with other bank and level of customer retention. Based on row percentage, it is clear that, in case of customers who have account with other bank, 31.2% customers show low level intention to retain in KGB, whereas, 44.4% customers have moderate level and 24.4% have high level intention. Regarding customers, who does not have account with other bank, 17.2% customers have low level intention to retain, 46% customers show moderate level and 36% show high level intention. Therefore, it is inferred that, customers who have account with other bank show low level intention to retain in KGB than customers who does not have account with other bank. Whereas, customers who do not have account with other bank have high level intention than customers who have account with other bank.

5.4.5 Socio-demographic difference among the bank customers and level of word of mouth referral

5.4.5.1 Chi-square test for association between gender and level of word of mouth referral

H0.5.30: There is no significant association between gender and level of word of mouth referral

Table 5.30: Chi-square test for association between gender and level of word of mouth referral

Gender	Level of word of mouth referral			Total	Chi-square Value	P value
	Low	Moderate	High			
Male	92 (27.9%)	156 (47.3%)	82 (24.8%)	**330 (100%)**	2.355	0.308^{NS}
Female	74 (23.7%)	146 (46.8%)	92 (29.5%)	**312 (100%)**		
Total	**166 (25.9%)**	**302 (47%)**	**174 (27.1%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
2. NS denotes Non-Significance

Since P value is higher than 0.05, the null hypothesis is accepted. Hence, it can be concluded that there is no significant association between gender and level of word of mouth referral by KGB customers.

5.4.5.2 Chi-square test for association between age group of bank customers and level of level of word of mouth referral

H0.5.31: There is no significant association between age group of bank customers and level of word of mouth referral

Table 5.31: Chi-square test for association between age group of the bank customers and level of word of mouth referral

Age	level of word of mouth referral			Total	Chi-square Value	P value
	Low	Moderate	High			
Below 25 years	60 (31.9%)	96 (51.1%)	32 (17%)	188 (100%)	17.786	0.007**
26 to 35 years	50 (23.8%)	100 (47.6%)	60 (28.6%)	210 (100%)		
36 to 50 years	40 (25.3%)	68 (43%)	50 (31.6%)	158 (100%)		
Above 50 years	16 (18.6%)	36 (44.2%)	32 (37.2%)	86 (100%)		
Total	166 (25.9%)	302 (47%)	174 (27.1%)	642 (100%)		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

2. ** denotes 1 % level significance

Since P value is less than 0.01, the null hypothesis is rejected at 1% level. Hence, it can be concluded that there is association between various age group customers and level of word of mouth referral. Based on the row percentage, under the age group below 25 years, 31.9% customers have low level intention to give word of mouth referral about service of KGB, whereas, 51.1% of them have moderate level and 17% customers have high level intention. Among the age group of 26 to 35 years, 23.8% customers show low level intention to give mouth referral, 47.6% customers have moderate level and 28.6% customers have high level intention to say mouth referral. In the case of 36 to 50 years age group, 25.3% show low level intention to say mouth referral, 43% have moderate level and 31.6% customers have high level intention. About above 50 years age group customers, 18.6% customers have low level intention to give mouth referral, whereas, 44.2% of them have

moderate level and 37.2 % have high level intention. Therefore, it is understood that, below 25 years age group customers have low level intention to say mouth referral about services of KGB than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers have high level intention to say mouth referral than other age group customers.

5.4.5.3 Chi-square test for association between educational qualification and level of word of mouth referral

H0.5.32: There is no significant association between educational qualification and level of word of mouth referral

Table 5.32: Chi-square test for association between educational qualification and level of word of mouth referral

Educational qualification	Level of word of mouth referral			Total	Chi-square Value	P value
	Low	Moderate	High			
Below SSLC	8 (23.5%)	12 (35.3%)	14 (41.2%)	**34 (100%)**		
SSLC	22 (25%)	38 (43.2%)	28 (31.8%)	**88 (100%)**		
Higher secondary	20 (16.9%)	52 (44.1%)	46 (39%)	**118 (100%)**		
Graduation	64 (29.9%)	104 (48.6%)	46 (21.5%)	**214 (100%)**	23.161	0.010*
Post-graduation	40 (28.6%)	68 (48.6%)	32 (22.9%)	**140 (100%)**		
Professional/Diploma	12 (25%)	28 (58.3%)	8 (16.7%)	**48 (100%)**		
Total	**166 (25.9%)**	**302 (47%)**	**174 (27.1%)**	642 (100%)		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. * Denotes significant at 5% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between educational qualification of customers and level of word of mouth referral by KGB customers. In reference to row percentage, Regarding customers who have qualification below SSLC, 23.5% customers have low level intention to give mouth referral about KGB service, whereas, 35.3% of them have moderate level and 41.2% customers have high level intention. In case of customers, who have SSLC qualification, 25% customers show low level intention to give word of mouth referral, 43.2% customers have moderate level and 31.8% customers have high level intention. Among customers, qualified higher secondary, 16.9% customers have low level intention to give word of mouth referral, 44.1% customers have moderate level and 39% customers have high level intention to say mouth referral about service of KGB. In case of graduated customers, 29.9% customers show low level interest to give mouth referral, 48.6% show moderate level and 21.5% customers show high level interest. On other hand, about post graduated customers, 28.6% have low level intention to say mouth referral, 48.6% have moderate level and 22.9% customers have high level intention. Beside these, in case of customers having professional degree or diploma, 25% customers have low level intention to give mouth referral, 58.3% have moderate level and 16.7% have high level intention. All these portrays, customers who possess graduation degree have low level intention to say mouth referral regarding services of KGB than any other groups of customers such as customers having qualification below SSLC, SSLC, higher secondary, post graduation degree and professional degree or diploma. On the other hand, Customers having qualification below SSLC have high level intention to give word of mouth referral than any other groups.

5.4.5.4 Chi-square test for association between occupation and level of word of mouth referral

H0.5.33: There is no significant association between occupation and level of word of mouth referral

Table 5.33: Chi-square test for association between occupation and level of word of mouth referral

Occupation	Level of word of mouth referral			Total	Chi-square Value	P value
	Low	Moderate	High			
Govt. sector	18 (19.6%)	42 (45.7%)	32 (34.8%)	**92 (100%)**	27.582	0.002**
Private sector	44 (29.3%)	76 (50.7%)	30 (20%)	**150 (100%)**		
Self-employed	30 (26.3%)	44 (38.6%)	40 (35.1%)	**114 (100%)**		
Student	44 (33.3%)	66 (50%)	22 (16.7%)	**132 (100%)**		
House wife	14 (15.2%)	44 (47.8%)	34 (37%)	**92 (100%)**		
Others	16 (25.8%)	30 (48.4%)	16 (25.8%)	**62 (100%)**		
Total	**166 (25.9%)**	**302 (47%)**	**174 (27.1%)**	**642 (100%)**		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between occupation of customers and level of word of mouth referral. Based on row percentage, it is understood that, in case of government sector employed customers, 19.6% customers have low level intention to say mouth

referral about services of KGB, whereas, 45.7% of them have moderate level and 34.8% customers have high level intention. Regarding private sector employed customers, 29.3% customers show low level intention to give mouth referral, however, 50.7% customers have moderate level and 20% customers have high level intention. Among self employed customers, 26.3% customers have low level intention to say mouth referral, 38.6% customers have moderate level and 35.1% customers have high level intention. However, In case of student customers, 33.3% customers feel low level interest in giving mouth referral, whereas, 50% customers have moderate level and 16.7% customers have high level interest. On other hand, among house wife customers, 15.2% customers have low level intention to say mouth referral, 47.8% customers have moderate level and 37% have high level intention. Beside these, in case of customers engaged in other occupation, 25.8% customers show low level and high level intention to give word of mouth referral and also 48.4% customers show moderate level intention. All these indicates that, student customers, have low level intention to say mouth referral about service of KGB as post service behaviour than other groups such as government sector employed customers, private sector employed customers, self employed customers, house wife customers and customers engaged in other occupation. However, house wife customers have high level intention than other group of customers.

5.4.5.5 Chi-square test for association between customer's experience with bank and level of word of mouth referral

H0.5.34: There is no significant association between customer's experience with bank and level of word of mouth referral

Table 5.34: Chi-square test for association between customer's experience with bank and level of word of mouth referral

Experience with bank	Level of word of mouth referral			Total	Chi-square Value	P value
	Low	Moderate	High			
1 to 3 years	86 (28.7%)	156 (52%)	58 (19.3%)	300 (100%)		
4 to 5 years	46 (24.2%)	92 (48.4%)	52 (27.4%)	190 (100%)		
6 to 10 years	22 (23.4%)	36 (38.3%)	36 (38.3%)	94 (100%)	28.892	<0.001**
Above 10 years	12 (20.7%)	18 (31%)	28 (48.3%)	58 (100%)		
Total	**166 (25.9%)**	**302 (47%)**	**174 (27.1%)**	**642 (100%)**		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is referred that, there is association between customer's experience with bank and level of word of mouth referral. Row percentage indicates that, among customers who have experience with bank for 1-3 years, 28.7% customers have low level intention to say mouth referral about Kerala Gramin Bank services, whereas, 52% of them have moderate level and 19.3% have high level intention. In case of customers, having experience with bank for 4-5 years, 24.2% customers show low level intention to give mouth referral, 48.4% customers have moderate level and 27.4% customers have high level intention. Regarding customers who have experience for 6-10 years, 23.4% customers have low level intention to give mouth referral, 38.3% have moderate level and high level intention. However,

In case of customers having experience above 10 years, 20.7% customers have low level intention to say mouth referral, 31% have moderate level and 48.3% have high level intention. On these ground, it is summed up that, customers having experience with bank for 1-3 years have low level intention to say mouth referral about service of KGB than other groups of customers like customers having experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank for above 10 years have high level intention than other groups.

5.4.5.6 Chi-square test for association between customers having and not having account with other bank and level of word of mouth referral

H0.5.35: There is no significant association between customers having and not having account with other bank and level of word of mouth referral

Table 5.35: Chi-square test for association between customers having and not having account with other banks and level of word of mouth referral

Account in other banks	Level of word of mouth referral			Total	Chi-square Value	P value
	Low	Moderate	High			
Yes	136 (29.1%)	226 (48.3%)	106 (22.6%)	**468 (100%)**	20.060	<0.001**
No	30 (17.2%)	76 (43.7%)	68 (39.1%)	**174 (100%)**		
Total	**166 (25.9%)**	**302 (47%)**	**174 (27.1%)**	**642 (100%)**		

Source: Primary data

Note: 1. The value within ( ) refers to Row Percentage

*2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association

between customers having and not having account with other bank and level of word of mouth referral. Based on row percentage, it is clear that, in case of customers who have account with other bank, 29.1% customers have low level intention to give mouth referral regarding KGB service, whereas, 48.3% of them have moderate level and 22.6% have high level intention. Regarding customers, who does not have account with other bank, 17.2% customers have low level intention to say mouth referral, 43.7% customers have moderate level and 39.1% customers have high level intention. Therefore, it is inferred that, customers who have account with other bank have low level intention to give mouth referral about service of KGB than customers who does not have account with other bank. Whereas, customers who does not have account with other bank have high level intention than customers who have account with other bank.

Part – B

5.5 Post service behaviour of Kerala Gramin Bank customers:

Socio-demographic comparison

The following socio-demographic factors are considered for the analysis

1. *Gender*
2. *Age*
3. *Educational qualification*
4. *Occupation*
5. *Experience with the Bank*
6. *Account in other banks*

Table 5.36: One sample t test for the post service behaviour of Kerala Gramin Bank customers

SI. No.	Constructs	Mean	SD	T value	P Value	Rank based on mean
1	Customers' trust	3.82	1.000	20.84	<0.001**	I
2	Customer satisfaction	3.75	0.978	19.49	<0.001**	III
3	Perceived value	3.69	0.981	18.00	<0.00**	V
4	Customer retention	3.78	0.963	20.71	<0.00**	II
5	Word of mouth referrals	3.71	1.045	17.23	<0.00**	IV

Source: Primary data

Test Value - 3; ** indicates significant at 1% level

One sample t test for the mean scores of the post service behaviour of the customers of Kerala Gramin Bank shows that all the mean scores of post service behaviour of the customers of Kerala Gramin Bank are above average. It shows that post service behaviour of the customers of Kerala Gramin Bank are above average level. Ranking of the mean scores of post service behaviour of the customers reveal that Customers' trust (3.82) is the major service quality factor offered by the Kerala Gramin Bank to their customers followed by customer retention (3.78), Customer satisfaction (3.75), Word of mouth referrals (3.71) and Perceived value (3.69)

5.5.1 Gender-wise difference among the Kerala Gramin bank customers regarding the dimensions of post service behaviour

H0.5.36: There is no significant difference between male and female customers with respect to dimensions of post service behaviour of bank customers

Table 5.37: t test for significant difference between male and female customer with respect to dimensions of post service behaviour of bank customers

Dimensions of post service behaviour of bank customers	Gender of the bank customers				T value	P Value
	Male		Female			
	Mean	SD	Mean	SD		
Customers' trust	3.72	1.04	3.92	0.94	2.601	0.011*
Customer satisfaction	3.63	1.03	3.87	0.90	3.152	0.002**
Perceived value	3.62	1.00	3.77	0.95	1.957	0.051^{NS}
Customer retention	3.67	1.03	3.91	0.86	3.165	0.002**
Word of mouth referral	3.61	1.10	3.80	0.97	2.285	0.023*

Source: Primary data
*Note : 1. ** denotes significant at 1% level.*
*2.   * denotes significant at 5% level.*
3.   NS denotes non-significant.

Since the p value is less than 0.01, the null hypothesis is rejected at 1 percent level with regard to the factors that customer satisfaction and customer retention. It means, there is a significant difference between male and female customers regarding the factors of post service behaviour of Kerala Gramin bank customers such as customer satisfaction and customer retention.

Since the p value is less than 0.05, the null hypothesis is rejected at 5 percent level for the factors customers' trust and word of mouth referral. Hence, there is a significant difference between male and female customers regarding the factors of post service behaviour of Kerala Gramin bank customers that customer trust and word of mouth referral.

Since the p value is higher than 0.05, the hypothesis is accepted for the factor that perceived value. It indicates that there is no significant difference

between male and female customers regarding the factor of post service behaviour of bank customers that perceived value.

Based on mean score, it can be interpreted that female customers are more trusted in the services of Kerala Gramin Bank than male customers and female customers are also more satisfied in the bank services than male customers. Beside these, it can also be inferred that female customers have more intention to retain with bank and they are more ready to say positive comments regarding the banking service of Kerala Gramin Bank than male customers.

Based on mean score, it can also be observed that in the post service behaviour of Kerala Gramin Bank customers, male customers feel customers' trust (3.72) more followed by intention to retain with bank (3.67), customer satisfaction (3.63), perceived value (3.62) and willingness to say positive comments. (3.61). In the case of female customers, customer trust (3.92) is also the most important factor in post service behaviour followed by customer retention (3.91), customer satisfaction (3.87), word of mouth referral (3.80) and perceived value (3.77).

5.5.2 Age-wise difference among the Kerala Gramin bank customers regarding the dimensions of post service behaviour

H0.5.37: There is no significant difference among the various age groups of customers with respect to dimensions of post service behaviour of bank customers

Table 5.38: ANOVA test for significant difference among the various age groups of customers with respect to dimensions of post service behaviour of bank customers

Dimensions of post service behaviour of the bank customers	Age group of the bank customers				F value	P value
	Below 25 years	26 to 35 years	36 to 50 years	Above 50 years		
	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)		
Customers' trust	3.58 (1.04)	3.87 (0.94)	3.89 (0.99)	4.07 (0.94)	5.88	<0.001**
Customer satisfaction	3.59 (0.93)	3.76 (0.95)	3.79 (1.06)	3.99 (0.89)	3.55	0.014*
Perceived value	3.49 (0.95)	3.73 (0.97)	3.74 (1.04)	3.96 (0.88)	5.00	0.002**
Customer retention	3.61 (0.89)	3.82 (0.98)	3.81 (1.03)	4.01 (0.86)	3.80	0.010*
Word of mouth referral	3.54 (0.99)	3.72 (1.09)	3.75 (1.07)	3.97 (0.93)	3.53	0.015*

Source: Primary data

*Note : 1. ** denotes significant at 1% level.*

*2. * denotes significant at 5% level.*

3. SD in brackets.

Since the p value is less than 0.01, the null hypothesis is rejected at 1 percent level with regard to the factors namely customers' trust and perceived value. It shows there is a significant difference among the various age groups of bank customers regarding the factors of post service behaviour of Kerala Gramin Bank that customer trust and perceived value.

Since the P value is less than 0.05, the null hypothesis is rejected at 5 percent level concerning the factors customer satisfaction, customer retention and word of mouth referral. This illustrates, there is a significant difference among various age groups of bank customers with respect to the factors of post service behaviour such as customer satisfaction, customer retention and word of mouth referral.

Table: 5.39: Post Hoc Test for significant difference among the age groups of bank customers with respect to dimensions of post service behaviour

Dimensions of post service behaviour of bank customers	Age (I)	Age (J)	Mean difference (I-J)	Std. Error	P value
Customers' trust	Below 25 years	26 to 35 years	-0.281	0.099	0.025*
		36 to 50 years	-0.309	0.106	0.020*
		Above 50 years	-0.489	0.128	0.001**
	26 to 35 years	36 to 50 years	-0.028	0.104	0.993[NS]
		Above 50 years	-0.208	0.126	0.353[NS]
	36 to 50 years	Above 50 years	-0.180	0.132	0.525[NS]
Customer satisfaction	Below 25 years	26 to 35 years	-0.176	0.097	0.272[NS]
		36 to 50 years	-0.203	0.104	0.213[NS]
		Above 50 years	-0.399	0.126	0.009**
	26 to 35 years	36 to 50 years	-0.027	0.102	0.993[NS]
		Above 50 years	-0.223	0.124	0.278[NS]
	36 to 50 years	Above 50 years	-0.195	0.130	0.437[NS]
Perceived value	Below 25 years	26 to 35 years	-0.240	0.097	0.068[NS]
		36 to 50 years	-0.246	0.105	0.089[NS]
		Above 50 years	-0.464	0.126	0.001**

	26 to 35 years	36 to 50 years	-0.006	0.102	1.000 NS
		Above 50 years	-0.224	0.124	0.272 NS
	36 to 50 years	Above 50 years	-0.218	0.130	0.337 NS
Customer retention	Below 25 years	26 to 35 years	-0.211	0.096	0.124 NS
		36 to 50 years	-0.193	0.103	0.242 NS
		Above 50 years	-0.400	0.124	0.007**
	26 to 35 years	36 to 50 years	0.018	0.100	0.998 NS
		Above 50 years	-0.188	0.122	0.413 NS
	36 to 50 years	Above 50 years	-0.207	0.128	0.370 NS
Word of mouth referral	Below 25 years	26 to 35 years	-0.181	0.104	0.305 NS
		36 to 50 years	-0.210	0.112	0.239 NS
		Above 50 years	-0.428	0.135	0.009**
	26 to 35 years	36 to 50 years	-0.029	0.109	0.993 NS
		Above 50 years	-0.247	0.133	0.248 NS
	36 to 50 years	Above 50 years	-0.217	0.139	0.400 NS

Source: Primary data

*Note : 1. ** denotes significant at 1% level.*

*2.   * denotes significant at 5% level.*

3.   NS denotes non-significant.

Based on Tukey HSD post hoc test, the following significant difference found among the age groups of the customers with respect to dimensions of post service behaviour of Kerala Gramin bank customers. Below 25 years age

group customers are significantly differed with 26 to 35 years, 36 to 50 years and above 50 years age group customers regarding the construct customers' trust. Also below 25 years age group customers are significantly differed with above 50 years age group customers regarding customer satisfaction, perceived value, customer retention and word of mouth referral.

Mean score portrays, 26 to 35 years age group customers feel more trust in Kerala Gramin Bank than below 25 years age group customers. 36 to 50 years age group customers have more trust in Kerala Gramin Bank than below 25 years age group customers. Also above 50 years age group customers feel more trust in KGM than below 25 years age group customers. Below 25 years age group customers getting more customer satisfaction, perceived value, customer retention and word of mouth referral than above 50 years age group customers.

Based on mean score, it is understood that in the case of below 25 years age group customers, intention to retain with bank (3.61) is the most important post service behaviour followed by customer satisfaction (3.59), Customers' trust (3.58), Word of mouth referral (3.54) and Perceived value (3.49).

On the basis of mean score, it can be illustrated that under 26 to 35 years age group customers, Customers' trust (3.87) is the prominent post service behaviour followed by customer retention (3.82), customer satisfaction (3.76), Perceived value (3.73) and word of mouth referral (3.72).

Mean score indicates that, among 36 to 50 years age group customers, customers' trust (3.89) is the main post service behaviour followed by customer retention (3.81), customer satisfaction (3.79), word of mouth referral (3.75) and perceived value (3.74).

Based on mean score, it can be interpreted that in case of above 50 years age group customers customers' trust (4.07) is the most important post

service behaviour followed by customer retention (4.01), customer satisfaction (3.99), word of mouth referral (3.97) and perceived value (3.96).

5.5.3 Educational qualification-wise difference among the Kerala Gramin bank customers regarding the dimensions of post service behaviour

H0.5.38: There is no significant difference between educational qualifications of customers with respect to dimensions of post service behaviour

Table 5.40: ANOVA test for significant difference between educational qualifications of customers with respect to dimensions of post service behaviour

Dimensions of post service behaviour of bank customers	Educational Qualification of the bank customers						F value	P value
	Below SSLC	SSLC	Higher Secondary	Graduation	Post Graduation	Professional / Diploma		
	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)		
Customers' trust	3.62 (1.23)	3.91 (0.93)	4.10 (0.77)	3.67 (1.09)	3.83 (0.87)	3.74 (1.19)	3.42	0.005**
Customer satisfaction	3.48 (1.25)	3.81 (0.97)	3.98 (0.93)	3.66 (0.98)	3.75 (0.85)	3.60 (1.08)	2.56	0.026*
Perceived value	3.52 (1.08)	3.77 (0.94)	3.96 (0.88)	3.57 (1.04)	3.68 (0.85)	3.58 (1.15)	2.86	0.014*
Customer retention	3.75 (1.12)	3.84 (0.99)	4.01 (0.89)	3.64 (0.98)	3.81 (0.82)	3.66 (1.12)	2.50	0.029*
Word of mouth referral	3.76 (1.19)	3.81 (1.03)	3.97 (0.92)	3.59 (1.02)	3.66 (1.03)	3.50 (1.23)	2.62	0.023*

Source: Primary data
*Note : 1. ** denotes significant at 1% level.*
*2. * denotes significant at 5% level.*
3. SD in brackets.

Since the p value is less than 0.01, the null hypothesis is rejected at 1 percent level with regard to the factor customers' trust. It shows there is a significant difference between educational qualifications of bank customers regarding the factor customer trust in Kerala Gramin Bank.

Since the p value is less than 0.05, the null hypothesis is rejected at 5 percent level concerning the factors customer satisfaction, Perceived value, customer retention and Word of mouth referral. This shows there is a significant difference between educational qualification of bank customers with respect to the factors of post service behaviour of Kerala Gramin bank customers such as customer satisfaction, Perceived value, customer retention and Word of mouth referral.

Table: 5.41: Post Hoc Test for significant difference among educational qualification of bank customers with respect to dimensions of post service behaviour

Dimensions of post service behaviour of bank customers	Educational qualification (I)	Educational qualification (J)	Mean difference (I-J)	Std. error	P value
Customers' trust	Below SSLC	SSLC	-0.290	0.200	0.697[NS]
		Higher secondary	-0.484	0.192	0.122[NS]
		Graduation	-0.049	0.183	1.000[NS]
		Post-Graduation	-0.207	0.189	0.883[NS]
		Professional/Diploma	-0.118	0.222	0.995[NS]
	SSLC	Higher secondary	-0.194	0.139	0.730[NS]
		Graduation	0.240	0.125	0.392[NS]
		Post-Graduation	0.082	0.134	0.990[NS]

		Professional/Diploma	0.171	0.177	0.928 NS
	Higher secondary	Graduation	0.435	0.113	0.002**
		Post-Graduation	0.277	0.123	0.223 NS
		Professional/Diploma	0.366	0.169	0.257 NS
	Graduation	Post-Graduation	-0.158	0.107	0.683 NS
		Professional/Diploma	-0.068	0.158	0.998 NS
	Post-Graduation	Professional/Diploma	0.089	0.165	0.994 NS
Customer satisfaction	Below SSLC	SSLC	-0.335	0.196	0.525 NS
		Higher secondary	-0.507	0.189	0.080 NS
		Graduation	-0.186	0.179	0.904 NS
		Post-Graduation	-0.274	0.185	0.678 NS
		Professional/Diploma	-0.117	0.217	0.995 NS
	SSLC	Higher secondary	-0.171	0.136	0.810 NS
		Graduation	0.149	0.123	0.832 NS
		Post-Graduation	0.061	0.132	0.997 NS
		Professional/Diploma	0.218	0.174	0.812 NS
	Higher secondary	Graduation	0.320	0.111	0.048*
		Post-Graduation	0.232	0.121	0.394 NS
		Professional/Diploma	0.389	0.166	0.179 NS
	Graduation	Post-Graduation	-0.087	0.105	0.961 NS
		Professional/Diploma	0.069	0.155	0.998 NS
	Post-Graduation	Professional/Diploma	0.157	0.162	0.928 NS
Perceived value	Below SSLC	SSLC	-0.243	0.196	0.819 NS
		Higher secondary	-0.436	0.189	0.195 NS
		Graduation	-0.050	0.179	1.000 NS

		Post-Graduation	-0.156	0.186	0.960 NS
		Professional/Diploma	-0.053	0.218	1.000 NS
	SSLC	Higher secondary	-0.193	0.137	0.722 NS
		Graduation	0.193	0.123	0.622 NS
		Post-Graduation	0.087	0.132	0.986 NS
		Professional/Diploma	0.189	0.174	0.888 NS
	Higher secondary	Graduation	0.386	0.111	0.008**
		Post-Graduation	0.280	0.121	0.195 NS
		Professional/Diploma	0.382	0.166	0.198 NS
	Graduation	Post-Graduation	-0.106	0.105	0.917 NS
		Professional/Diploma	-0.003	0.155	1.000 NS
	Post-Graduation	Professional/Diploma	0.102	0.163	0.989 NS
Customer retention	Below SSLC	SSLC	-0.096	0.193	0.996 NS
		Higher secondary	-0.266	0.186	0.707 NS
		Graduation	0.100	0.176	0.993 NS
		Post-Graduation	-0.067	0.183	0.999 NS
		Professional/Diploma	0.083	0.214	0.999 NS
	SSLC	Higher secondary	-0.170	0.134	0.805 NS
		Graduation	-0.197	0.121	0.582 NS
		Post-Graduation	0.028	0.130	1.000 NS
		Professional/Diploma	0.179	0.171	0.902 NS
	Higher secondary	Graduation	0.367	0.109	0.011*
		Post-Graduation	0.199	0.119	0.556 NS
		Professional/Diploma	0.350	0.163	0.270 NS
	Graduation	Post-Graduation	-0.168	0.104	0.587 NS

		Professional/Diploma	-0.017	0.152	1.000 NS
	Post-Graduation	Professional/Diploma	0.151	0.160	0.935 NS
Word of mouth referral	Below SSLC	SSLC	-0.047	0.209	1.000 NS
		Higher secondary	-0.205	0.202	0.912 NS
		Graduation	0.166	0.191	0.954 NS
		Post-Graduation	0.103	0.198	0.995 NS
		Professional/Diploma	0.264	0.232	0.866 NS
	SSLC	Higher secondary	-0.157	0.146	0.890 NS
		Graduation	0.214	0.131	0.579 NS
		Post-Graduation	0.151	0.141	0.892 NS
		Professional/Diploma	0.312	0.186	0.548 NS
	Higher secondary	Graduation	0.372	0.119	0.023*
		Post-Graduation	0.309	0.129	0.163 NS
		Professional/Diploma	0.470	0.177	0.088 NS
	Graduation	Post-Graduation	-0.062	0.112	0.994 NS
		Professional/Diploma	0.098	0.165	0.992 NS
	Post-Graduation	Professional/Diploma	0.160	0.173	0.940 NS

Source: Primary data

*Note :   1.   ** denotes significant at 1% level.*
*2.   * denotes significant at 5% level.*
3.   NS denotes non-significant.

Based on Tukey HSD post hoc test, the following significant difference found among the educational qualification of bank customers with respect to dimensions of post service behaviour of Kerala Gramin Bank customers. Customers with higher secondary qualification are significantly differed with graduated customers about the factors customers' trust, customer satisfaction, perceived value, customer retention and word of mouth referral.

Mean score portrays. Customers with higher secondary qualification feel more trust and satisfaction in Kerala Gramin Bank than graduated customers. Also they perceive more value, show more intention to retain with bank and are ready to say positive comments regarding the banking service of Kerala Gramin Bank than graduated customers.

Based on mean score, it is understood that customers having qualification below SSLC gives positive word of mouth referral (3.76) more as post service behaviour followed by showing intention to retain with KGB (3.75), perceiving trust in service (3.62), perceiving value in service (3.52) and getting satisfaction in service (3.48).

On the basis of mean score, it is concluded that in case of customers with SSLC qualification, customer trust (3.91) is the prominent post service behaviour followed by customer retention (3.84), customer satisfaction (3.81) and word of mouth referral (3.81) equally and also perceived value (3.77).

Mean score indicates that, among customers with higher secondary qualification, customers' trust (4.10) is the important post service behaviour followed by customer retention (4.01), customer satisfaction (3.98), word of mouth referral (3.97) and perceived value (3.96).

Based on mean score, it can be interpreted that graduated customers feel customers' trust more (3.67) as post service behaviour followed by satisfaction in service (3.66), intention to retain with bank (3.64), giving positive word of mouth referral (3.59) and perceiving value in service (3.57).

Mean score displays, among post graduated customers, customers' trust (3.83) is the dominant post service behaviour followed by customer retention (3.81), customer satisfaction (3.75), perceived value (3.68) and word of mouth referral (3.66).

On the basis of mean score, it can be observed that customers qualified with professional degree or diploma are getting customers' trust (3.74) more as post service behaviour followed by showing intention to retain with bank (3.66), getting satisfaction in service (3.60), perceiving value in service (3.58) and giving positive word of mouth referral (3.50).

5.5.4 Occupation-wise difference among the Kerala Gramin bank customers regarding the dimensions of post service behaviour of bank customers

H0.5.39: There is no significant difference between occupations of customers with respect to dimensions of post service behaviour

Table 5.42: ANOVA test for significant difference between occupations of customers with respect to dimensions of post service behaviour

Dimensions of post service behaviour of bank customers	Occupation of the bank customers						F value	P value
	Govt. Sector	Private sector	Self-employed	Student	House wife	Others		
	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)		
Customers' trust	4.00 (0.75)	3.69 (0.99)	3.82 (1.02)	3.61 (1.11)	4.20 (0.69)	3.72 (1.23)	5.20	<0.001**
Customer satisfaction	3.86 (0.81)	3.72 (0.91)	3.64 (1.10)	3.61 (0.97)	4.09 (0.82)	3.62 (1.17)	3.54	0.004**
Perceived value	3.88 (0.92)	3.65 (0.88)	3.64 (1.06)	3.51 (0.97)	4.00 (0.85)	3.58 (1.20)	3.75	0.002**
Customer retention	3.84 (0.84)	3.74 (0.95)	3.75 (1.11)	3.70 (0.86)	4.08 (0.78)	3.59 (1.18)	2.66	0.022*
Word of mouth referral	3.88 (0.97)	3.61 (1.01)	3.72 (1.16)	3.52 (1.04)	4.03 (0.78)	3.56 (1.20)	3.74	0.002**

Source: Primary data

*Note : 1. ** denotes significant at 1% level.*
*2. * denotes significant at 5% level.*
3. SD in brackets.

Since the P Value is less than 0.01, the null hypothesis is rejected with 1% significance level with the factors of post service behaviour of the customers of Kerala Gramin bank namely customers' trust, customer satisfaction, perceived value and positive word of mouth intention. It means there is a significant difference between occupation of bank customers concerning the factors customer trust, customer satisfaction, perceived value and positive word of mouth intention.

Since the p value is less than 0.05, the null hypothesis is rejected at 5 percent level regarding the factor customer retention. This illustrates, there is a significant difference between occupations of bank customers with respect to the factor customer retention.

Table: 5.43: Post Hoc Test for significant difference among occupational status of the bank customers with respect to dimensions of post service behaviour

Dimensions of post service behaviour of bank customers	Occupation (I)	Occupation (J)	Mean difference (I-J)	Std. error	P value
Customers' trust	Govt. sector	Private sector	0.312	0.130	0.158 NS
		Self-employed	0.184	0.137	0.766 NS
		Student	0.393	0.133	0.039*
		House wife	-0.195	0.145	0.758 NS
		Others	0.279	0.161	0.513 NS
	Private sector	Self-employed	-0.128	0.122	0.900 NS
		Student	0.080	0.117	0.983 NS
		House wife	-0.508	0.130	0.001**
		Others	-0.033	0.148	1.000 NS
	Self-employed	Student	0.209	0.125	0.557 NS
		House wife	-0.379	0.137	0.067 NS
		Others	0.095	0.155	0.990 NS

	Student	House wife	-0.589	0.133	<0.001**
		Others	-0.113	0.151	0.975 NS
	House wife	Others	0.475	0.161	0.040*
Customer satisfaction	Govt. sector	Private sector	0.144	0.128	0.871 NS
		Self-employed	0.220	0.135	0.583 NS
		Student	0.254	0.131	0.382 NS
		House wife	-0.221	0.142	0.630 NS
		Others	0.243	0.159	0.644 NS
	Private sector	Self-employed	0.076	0.120	0.989 NS
		Student	0.110	0.115	0.932 NS
		House wife	-0.365	0.128	0.051 NS
		Others	0.099	0.146	0.984 NS
	Self-employed	Student	0.033	0.123	1.000 NS
		House wife	-0.442	0.135	0.015*
		Others	0.023	0.152	1.000 NS
	Student	House wife	-0.476	0.131	0.004**
		Others	-0.010	0.149	1.000 NS
	House wife	Others	0.465	0.159	0.041*
Perceived value	Govt. sector	Private sector	0.230	0.128	0.471 NS
		Self-employed	0.240	0.136	0.487 NS
		Student	0.373	0.131	0.053 NS
		House wife	-0.115	0.143	0.966 NS
		Others	0.303	0.159	0.403 NS
	Private sector	Self-employed	0.010	0.120	1.000 NS
		Student	0.143	0.115	0.819 NS
		House wife	-0.346	0.128	0.078 NS
		Others	0.072	0.146	0.996 NS
	Self-employed	Student	0.133	0.124	0.892 NS
		House wife	-0.356	0.136	0.094 NS
		Others	0.062	0.153	0.999 NS
	Student	House wife	-0.489	0.131	0.003**
		Others	-0.070	0.149	0.997 NS
	House wife	Others	0.419	0.159	0.092 NS
Customer retention	Govt. sector	Private sector	0.107	0.126	0.958 NS
		Self-employed	0.089	0.134	0.986 NS

		Student	0.143	0.129	0.880 NS
		House wife	-0.239	0.141	0.536 NS
		Others	0.251	0.157	0.601 NS
	Private sector	Self-employed	-0.018	0.118	1.000 NS
		Student	0.035	0.114	1.000 NS
		House wife	-0.346	0.126	0.069 NS
		Others	0.143	0.144	0.921 NS
	Self-employed	Student	0.054	0.122	0.998 NS
		House wife	-0.328	0.134	0.142 NS
		Others	0.162	0.151	0.892 NS
	Student	House wife	-0.382	0.129	0.039*
		Others	0.107	0.147	0.978 NS
	House wife	Others	0.490	0.157	0.023*
Word of mouth referral	Govt. sector	Private sector	0.269	0.136	0.364 NS
		Self-employed	0.157	0.144	0.886 NS
		Student	0.363	0.140	0.102 NS
		House wife	-0.152	0.152	0.919 NS
		Others	0.321	0.169	0.409 NS
	Private sector	Self-employed	-0.111	0.128	0.954 NS
		Student	0.093	0.123	0.974 NS
		House wife	-0.421	0.136	0.026*
		Others	0.052	0.156	0.999 NS
	Self-employed	Student	0.205	0.132	0.630 NS
		House wife	-0.309	0.144	0.269 NS
		Others	0.163	0.163	0.917 NS
	Student	House wife	-0.515	0.140	0.004**
		Others	-0.041	0.159	1.000 NS
	House wife	Others	0.473	0.169	0.061 NS

Source: Primary data

*Note : 1. ** denotes significant at 1% level.*

   *2.   * denotes significant at 5% level.*

   3.   NS denotes non-significant.

Based on Tukey HSD post hoc test, the following significant difference found among the occupation of bank customers with respect to dimensions of post service behaviour of Kerala Gramin Bank customers. Customers

employed in Govt. sector are significantly differed with student customers about the factor customers' trust. Also Customers employed in private sector and student customers are significantly differed with customers under house wife group regarding the factor customers' trust. Customers under house wife group are significantly differed with customers engaged in other employment about factor customers' trust. Self-employed customers and student customers' shows significant difference with customers under house wife group concerning the factor customer satisfaction. House wife customers are significantly differed with customers engaged in other employment with respect to the factor customer satisfaction. Student customers are significantly differed with house wife customers about the factors perceived value and customer retention. House wife shows significant difference with customers engaged in other employment regarding customer retention. Also Customers employed in private sector are significantly differed with house wife customers about the factor word of mouth referral. And student customers show significant difference with house wife customers regarding the factor word of mouth referral.

Mean score portrays, customers employed in Government sector perceive more trust in Kerala Gramin Bank post service behaviour than student customers. Also customers under house wife group perceive more trust in Kerala Gramin Bank than private sector employed customers. And house wife customers feel more trust in Kerala Gramin Bank than student customers and customers engaged in other employment. House wife customers are more satisfied with Kerala Gramin Bank than self employed customers, student customers and customers engaged in other employment. Customers under house wife group perceive more value in Kerala Gramin Bank than student customers. House wife customers show more intention to retain with bank than

student customers and customers engaged in other employment. House wife customers say more positive comments regarding the banking service of Kerala Gramin Bank than private sector employed customers and student customers.

Mean score indicates that, in case of customers employed in government sector, customers' trust (4.00) is the important post service behaviour followed by perceived value (3.88) and word of mouth referral (3.88) equally, customer satisfaction (3.86) and customer retention (3.84).

On the basis of mean score, it can be observed that customers employed in Private Sector shows intention to retain (3.74) with bank more as an important post service behaviour followed by customer satisfaction (3.72), customers' trust (3.69), perceived value (3.65) and word of mouth referral (3.61).

Mean score indicates that, in case of self employed customers, customers' trust (3.82) is the most important post service behaviour followed by customer retention (3.75), word of mouth referral (3.72), customer satisfaction (3.64), and perceived value (3.64) equally.

Mean score displays, under student community, customer retention (3.70) is the prominent post service behaviour followed by customers' trust (3.61) and customer satisfaction (3.61) equally, then word of mouth referral (3.52) and perceived value (3.51).

On the basis of mean score, it can be observed that, in case of customers under house wife group, customers' trust (4.20) is the main post service behaviour followed by customer satisfaction (4.09), customer retention (4.08), word of mouth referral (4.03) and perceived value (3.58).

Based on mean score, it can be interpreted that among customers engaged in other employment, customers' trust (3.72) is the prominent post service behaviour followed by customer satisfaction (3.62), customer retention (3.59), perceived value (3.58) and word of mouth referral (3.56).

5.5.5 Experience-wise difference among the Kerala Gramin bank customers regarding the dimensions of post service behaviour

H0.5.40: There is no significant difference between customers' experience with bank with respect to dimensions of post service behavioural factors

Table 5.44: ANOVA test for significant difference between customer's experiences with bank with respect to dimensions of post service behaviour

Dimensions of post service behaviour factors of bank customers	Year				F value	P value
	1 – 3 Years	4 – 5 Years	6 – 10 years	Above 10 years		
	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)		
Customers' trust	3.63 (1.03)	3.95 (0.87)	4.09 (0.87)	3.91 (1.23)	7.24	<0.001**
Customer satisfaction	3.56 (0.98)	3.90 (0.80)	3.97 (0.99)	3.83 (1.26)	7.03	<0.001**
Perceived value	3.52 (0.94)	3.71 (0.93)	4.07 (0.93)	3.94 (1.17)	9.38	<0.001**
Customer retention	3.60 (0.98)	3.90 (0.85)	4.02 (0.86)	3.95 (1.17)	7.16	<0.001**
Word of mouth referral	3.56 (1.05)	3.80 (0.90)	3.86 (1.03)	3.90 (1.32)	3.78	0.010*

Source: Primary data

*Note :   1.   ** denotes significant at 1% level.*
*   2.   * denotes significant at 5% level.*
*   3.   SD in brackets.*

Since the P Value is less than 0.01, the null hypothesis is rejected at 1% significance level for the factors of post service behaviour of the customers of Kerala Gramin Bank namely customers' trust, customer satisfaction, perceived value and customer retention. It means there is a significant difference among experience of customers with bank concerning the factors customer trust, customer satisfaction, perceived value and customer retention.

Since the p value is less than 0.05, the null hypothesis is rejected at 5 percent level regarding the factor word of mouth referral. This illustrates, there is a significant difference between customers having experience in bank with respect to the factor word of mouth referral.

Table: 5.45: Post Hoc Test for significant difference among experience of bank customers with respect to dimensions of post service behaviour of bank customers

Dimensions of post service behaviour of bank customers	Years (I)	Years(J)	Mean difference (I-J)	Std. error	P value
Customers' trust	1 – 3 years	4 – 5 years	-0.316	0.091	0.003**
		6 – 10 years	-0.460	0.116	0.001**
		Above 10 years	-0.273	0.141	0.217 NS
	4 – 5 years	6 – 10 years	-0.144	0.124	0.653 NS
		Above 10 years	0.043	0.147	0.991 NS
	6 – 10 years	Above 10 years	0.187	0.164	0.666 NS
Customer satisfaction	1 – 3 years	4 – 5 years	-0.338	0.089	0.001**
		6 – 10 years	-0.405	0.114	0.002**
		Above 10 years	-0.265	0.138	0.222 NS
	4 – 5 years	6 – 10 years	-0.067	0.121	0.946 NS

		Above 10 years	0.072	0.144	0.958 NS
	6 – 10 years	Above 10 years	0.139	0.161	0.821 NS
Perceived value	1 – 3 years	4 – 5 years	-0.199	0.089	0.116 NS
		6 – 10 years	-0.550	0.113	<0.001**
		Above 10 years	-0.422	0.138	0.012*
	4 – 5 years	6 – 10 years	-0.351	0.121	0.020*
		Above 10 years	-0.223	0.144	0.411 NS
	6 – 10 years	Above 10 years	0.128	0.160	0.855 NS
Customer retention	1 – 3 years	4 – 5 years	-0.295	0.088	0.005**
		6 – 10 years	-0.419	0.112	0.001**
		Above 10 years	-0.350	0.136	0.051 NS
	4 – 5 years	6 – 10 years	-0.123	0.119	0.729 NS
		Above 10 years	-0.054	0.142	0.981 NS
	6 – 10 years	Above 10 years	0.069	0.158	0.972 NS
Word of mouth referral	1 – 3 years	4 – 5 years	-0.238	0.096	0.064 NS
		6 – 10 years	-0.295	0.122	0.077 NS
		Above 10 years	-0.338	0.148	0.007**
	4 – 5 years	6 – 10 years	-0.056	0.130	0.973 NS
		Above 10 years	-0.099	0.155	0.919 NS
	6 – 10 years	Above 10 years	-0.043	0.173	0.994 NS

Source: Primary data

*Note : 1. ** denotes significant at 1% level.*

*2. * denotes significant at 5% level.*

3. NS denotes non-significant.

Based on Tukey HSD post hoc test, the following significant difference found among customers having experience with bank regarding the dimensions of post service behaviour of Kerala Gramin bank customers. Customers having

experience between 1–3 years with bank are significantly differed with customers having experience of 4-5 years and 6-10 years about the factors customers' trust and customer satisfaction. Customers with experience 1–3 years are significantly differed with 6-10 years and above 10 years experienced customers with respect to perceived value. Customers having experience between 4-5 years are significantly differed with 6-10 years experienced customers regarding the factor perceived value. Customers with experience 1–3 years are significantly differed with 4-5 years and 6-10 years experienced customers about the factor customer retention. And customers having experience with bank between 1-3 years are significantly differed with above 10 years experienced customers regarding the factor word of mouth referral.

Mean score demonstrates, Customers having 4-5 years and 6-10 years of experience with bank feel more trust in Kerala Gramin Bank than 1-3 years experienced customers. Customers with 4-5 years and 6-10 years of experience are more satisfied with service of Kerala Gramin Bank than customers with experience of 1-3 years. Customers having 6-10 and above 10 years of experience with bank perceive more value than 1-3 years experienced customers. Also 6-10 years experienced customers feel more value in service of Kerala Gramin Bank than 4-5 years experienced customers. Customers having 4-5 years and 6-10 years of experience with bank shows more intention to retain in bank than customers with 1-3 years of experience. Customers with experience above 10 years in bank are more willing to say positive comments regarding the service of Kerala Gramin bank than customers having experience of 1-3 years with bank.

Based on mean score, it is understood that among customers having 1-3 years of experience with bank customers' trust (3.63) is the most important post service behaviour followed by customer retention (3.60), word of mouth

referral (3.56) and customer satisfaction (3.56) equally and also perceived value (3.52).

On the basis of mean score, it can be observed that customers having 4-5 years of experience with bank shows customers' trust (3.95) as prominent post service behaviour followed by customer satisfaction (3.90) and customer retention (3.90) equally and also word of mouth referral (3.80) and perceived value (3.71).

Mean score indicates that, among customers having experience with bank for 6-10 years customers' trust (4.09) is the main post service behaviour followed by perceived value (4.07), customer retention (4.02), customer satisfaction (3.97) and word of mouth referral (3.86).

Based on mean score, it can be interpreted that, among customers having experience with bank for above 10 years, intention to retain (3.95) with bank is prominent post service behaviour followed by perceived value (3.94), customers' trust (3.91), word of mouth referral (3.90) and customer satisfaction (3.83).

5.5.6 Customer-wise difference in terms of customers having and not having account with other bank regarding the dimensions of post service behaviour

H0.5.41: There is no significant difference between customers having and not having account with other bank with respect to dimensions of post service behaviour

Table 5.46: t test for significant difference between customers having and not having account with other banks with respect to dimensions of post service behaviour

| Dimensions of post service behaviour of the bank customers | Customers with account in other bank | | | | T value | P Value |
| | Yes | | No | | | |
	Mean	SD	Mean	SD		
Customers' trust	3.74	1.04	4.03	0.83	-3.326	<0.001**
Customer satisfaction	3.64	1.01	4.04	0.79	-4.747	<0.001**
Perceived value	3.60	1.01	3.95	0.83	-4.143	<0.001**
Customer retention	3.68	1.00	4.06	0.76	-4.490	<0.001**
Word of mouth referral	3.62	1.07	3.95	0.93	-3.625	<0.001**

Source: Primary data

*Note :   1. ** denotes significant at 1% level.*

Since the P value is less than 0.01, the null hypothesis is rejected at 1 percent level with regard to the factors namely customers' trust, customer satisfaction, perceived value, customer retention and word of mouth referral. It shows there is a significant difference between customers having account with another bank and customers not having account with another bank regarding the factors of post service behaviour of Kerala Gramin bank customers that customers' trust, customer satisfaction, perceived value, customer retention and word of mouth referral.

Based on mean score, it can be inferred that customers not having account with another bank feel more trust and satisfaction in Kerala Gramin bank than customers having account with another bank .Also customers not having account with another bank perceive more value, shows more intention to retain in bank and also give more positive comments regarding services of Kerala Gramin Bank than customers having account with another bank.

Mean scores portray, customers having account with another bank shows customers' trust (3.74) as the prominent post service behaviour followed by customer retention (3.68), customer satisfaction (3.64), word of mouth referral (3.62) and perceived value (3.60).

On the basis of mean score, it is understood that customers not having account with another bank shows customer retention (4.06) as the important post service behaviour followed by customer satisfaction (4.04), customers' trust (4.03) and perceived value (3.95) and word of mouth referral (3.95) equally.

5.6 Conclusion

The present chapter dealt with the second objective of the research to investigating the post service behaviour of the Kerala Gamin Bank customers. The level of post service behaviour factors of customers such as customers' trust, perceived value, customer satisfaction, customer retention and word of mouth referrals was measured and its association among the socio-demographic profiles of the bank customers such as gender, age, educational qualification, occupation, year of experience with bank and account in another bank also examined. The study found that all post service behaviour factors are moderate level and found a significant association among the various socio-demographic profiles of the bank customers and the level of post service behaviour of KGB customers. In addition to this, the study also assessed the socio-demographic difference among Gramin bank customers regarding the factors of post service behaviour of Kerala Gramin Bank customers. Mean scores, standard deviation, one sample t test, independent t test, ANOVA and Tukey HSD post hoc analysis used for analyzing the data.

Chapter 6

The Linkage between the Service Quality and Post Service Behaviour of Customers in Kerala Gramin Bank

6.1 Introduction

The present chapter covers the third objective of the study to develop a Structural Equation Model for Kerala Gramin Bank, which links the service quality and customers' post service behaviour. This objective had achieved by testing Co-variance Based Confirmatory Factor Analysis (CB-CFA) and Structural Equation Modelling (SEM) techniques. This chapter involves two parts. Part one deals with Co-variance Based Confirmatory Factor Analysis (CB-CFA), and part two contains the Structural Equation Modelling (SEM) techniques. This chapter also contains an overview of SEM techniques. The summary of hypotheses testing also given at the end part of this chapter.

6.2 Objective of the chapter

Objective III: To examine the linkage between service quality and post service behaviour of customers' of Kerala Gramin Bank.

To achieve this objective, Co-variance Based Confirmatory Factor Analysis (CB-CFA) and Structural Equation Modelling (SEM) techniques were employed with the help of IBM SPSS AMOS 21 software package

Part – A

6.3 Co-variance based confirmatory factor analysis for the reliability and validity for the research instrument

In statistics, confirmatory factor analysis is a special form of factor analysis, most commonly used in social research. It is used to test whether measures of a construct are consistent with a researcher's understanding of the nature of that construct. **Confirmatory factor analysis (CFA)** is a multivariate statistical procedure that is used to test how well the measured variables represent the number of constructs. Confirmatory factor analysis (CFA) and exploratory factor analysis (EFA) are similar techniques, but in exploratory factor analysis (EFA), data is simply explored and provides information about the numbers of factors required to represent the data. In exploratory factor analysis, all measured variables are related to every latent variable. But in confirmatory factor analysis (CFA), researchers can specify the number of factors required in the data and which measured variable is related to which latent variable. Confirmatory factor analysis (CFA) is a tool that is used to confirm or reject the measurement theory.

6.3.1 Assessment criteria of the CB-CFA models for final reliability and validity

It is necessary to establish Construct validity (convergent and discriminant validity) as well as reliability (Composite reliability) which doing Confirmatory factor analysis. Confirmatory factor analysis (CFA) is a statistical technique used to verify the factor structure of a set of observed variables. CFA allows the researcher to test the hypothesis that a relationship between observed variables and their underlying latent constructs exists (Suhr, 2009). The factors have to demonstrate adequate validity and reliability. The following tools are employed for the assessment of the measurement model:

(1) Composite Reliability (CR)

(2) Construct validity

(a) Convergent Validity

(b) Discriminant Validity.

1. **Composite Reliability (CR)** – is a measure of the overall reliability of a construct. The value varies between 0 and 1. Values of composite reliability of >0.7 and above are good (Hair et al., 2010). Values less than 0.6 indicate lack of internal consistency.

2. **Construct validity:** construct validity can be measured by two methods that convergent validity and discriminant validity

   (a) Convergent Validity – the items that are indicators or the observed variables in a specific construct should converge or share a high proportion of variance with each other. According to Hair et. al., (2010), if there are convergent validity issues in the validity examination, then it indicates that the latent factor is not well explained

by the observed variables. Malhotra et al (2001) observe that AVE is a strict measure of convergent validity even more conservative than CR. The researcher has used the average variance extracted (AVE) for measuring convergent validity for this study. The value of AVE is calculated by using standardized factor loadings. The threshold value of AVE is >0.5 (Hair et. al., 2010). Item factor loadings are also a measure to identify convergent validity (Hair et. al., 2010). The threshold value of standardized factor lording for establishing item validity is >0.5 for this study (Hair et. al., 2010). If the standardized factor loadings and AVE values are more than 0.5, it indicates adequate convergence.

(b) Discriminant validity is the extent to which a construct is truly distinct from other constructs. High discriminant validity indicates that a construct is unique and captures phenomena that are not represented by other constructs. If the discriminant validity examination does not yield the required results, it indicates that the variables correlate with variables of the other constructs to a large extent i.e. the latent variable is better explained by some other variables than by its own observed variables. The researcher has used the Fornell and Larcker (1981) criterion which is a conservative method of assessing discriminant validity. It compares the square root of AVE with the latent variable correlations. The square root of AVE of each construct should be greater than its latent variable correlation with any other constructs. By this, discriminant validity can be established.

Confirmatory Factor Analysis for service quality factors of Kerala Gramin Bank

Figure 6.1: Confirmatory Factor Analysis for service quality factors of Kerala Gramin Bank
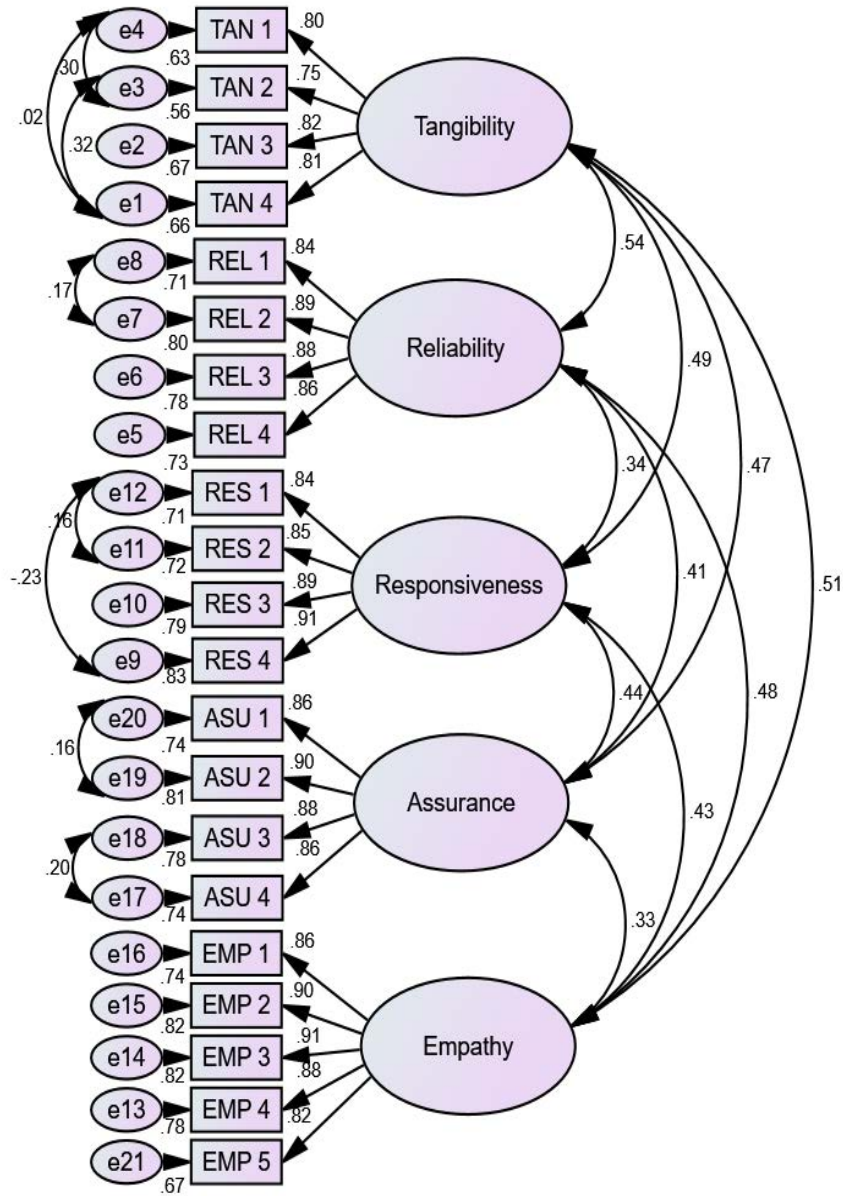
Table 6.1: Model fit indices for service quality of Kerala Gramin Bank

ATTRIBUTES	CMIN/DF	P-VALUE	GFI	AGFI	CFI	RMSEA
Study model	2.706	0.000	0.957	0.994	0.967	0.053
Recommended value	Acceptable fit [1-5]	Greater than 0.05	Greater than 0.9	Greater than 0.9	Greater than 0.9	Less than 0.08
Literature support	Hair et al., (1998)	Barrett (2007)	Hair et al. (2006)	Hair et al. (2006)	Hu and Bentler (1999)	Hair et al. (2006)

Table 6.1 represents the CFA model fit indices to assess the overall model fit. The value of Chi-Square to the degrees of freedom ratio for an acceptable model should be less than 5. In this case, the value is 2.706 which are very well within the suggested maximum value. The RMSEA score is 0.053, well below the accepted threshold score of 0.08. Moreover, the GFI and AGFI values are above 0.9 and CFI is above 0.9 for which 1.0 indicates exact fit. Thus, the model is a good fit and can be considered for further analysis.

Table 6.2: Final Reliability and Validity of CFA Model for service quality of Kerala Gramin Bank

Service quality of Kerala Gramin Bank Constructs	Item code	Factor loading	Cronbach's Alpha Final	AVE	Composite Reliability
Tangibility (TAN)	TAN 1	0.80**	0.89	0.63	0.87
	TAN 2	0.75**			
	TAN 3	0.82**			
	TAN 4	0.81**			
	REL 1	0.84**			
	REL 2	0.89**			

Reliability (REL)	REL 3	0.88**	0.92	0.76	0.92
	REL 4	0.86**			
Responsiveness (RES)	RES 1	0.84**	0.93	0.76	0.93
	RES 2	0.85**			
	RES 3	0.89**			
	RES 4	0.91**			
Assurance (ASU)	ASU 1	0.86**	0.93	0.77	0.93
	ASU 2	0.90**			
	ASU 3	0.88**			
	ASU 4	0.86**			
Empathy (EMP)	EMP 1	0.86**	0.94	0.77	0.94
	EMP 2	0.90**			
	EMP 3	0.91**			
	EMP 4	0.88**			
	EMP 5	0.82**			

Source: Primary data
** denotes significant at 1% level

From Table 6.2 it can be inferred that all the factor loadings are above the threshold level of 0.5 which establishes the item validity of the constructs. The researcher has employed the Cronbach's Alpha reliability test after the full scale data collection. The final values of Cronbach's Alpha are found to be greater than 0.9 which confirms the reliability of the variables used to measure the construct. The Composite Reliability values are found to be greater than 0.9 which indicates that all the constructs have a high level of internal consistency reliability. The Average Variance Extracted (AVE) values are also found to be above the suggested threshold value of >0.5. Thus, it can be inferred that the all constructs have high levels of convergence. As all the

parameters meet the recommended value, the data is suitable for further analysis and model building.

Table 6.3: Discriminant Validity for service quality of Kerala Gramin Bank constructs

Constructs	TAN	REL	RES	ASU	EMP
TAN	(0.79)				
REL	0.54	(0.87)			
RES	0.49	0.34	(0.87)		
ASU	0.47	0.41	0.44	(0.87)	
EMP	0.51	0.48	0.43	0.33	(0.88)

Source: Primary data

Table 6.3 displays the square root of AVE values and inter construct latent constructs correlations. Values in brackets are the square root of AVE scores which must be greater than the inter construct latent variable correlation values to establish the non-existence of any relationship. From the above table, it can be observed that no relationship exists among the constructs and discriminant validity for service quality constructs is established.

Confirmatory Factor Analysis for the factors of post service behaviour of customers

Figure 6.2: Confirmatory Factor Analysis for the factors of post service behaviour of customers
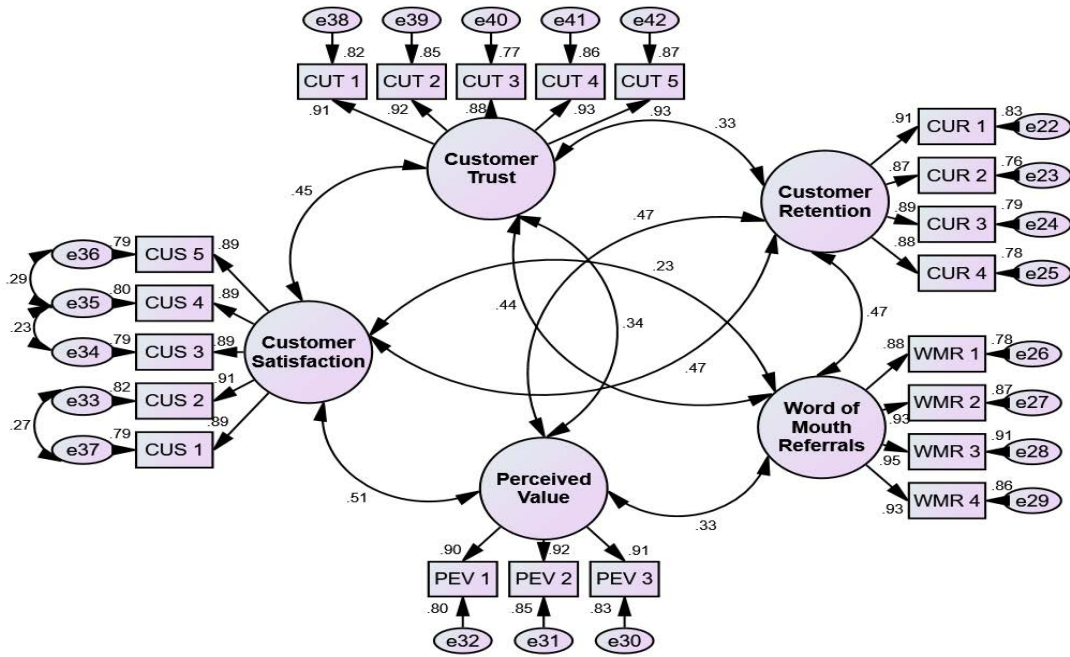
Table 6.4: Model fit indices for the factors of post service behaviour of customers

ATTRIBUTES	CMIN/DF	P-VALUE	GFI	AGFI	CFI	RMSEA
Study model	2.329	0.000	0.989	0.945	0.988	0.075
Recommended value	Acceptable fit [1-5]	Greater than 0.05	Greater than 0.9	Greater than 0.9	Greater than 0.9	Less than 0.08
Literature support	Hair et al., (1998)	Barrett (2007)	Hair et al. (2006)	Hair et al. (2006)	Hu and Bentler (1999)	Hair et al. (2006)

Table 6.4 represents the CFA model fit indices to assess the overall model fit. The value of Chi-Square to the degrees of freedom ratio for an acceptable model should be less than 5. In this case, the value is 2.329 which are very well within the suggested maximum value. The RMSEA score is 0.075, well below the accepted threshold score of 0.08. Moreover, the GFI and AGFI values are above 0.9 and CFI is above 0.9 for which 1.0 indicates exact fit. Thus, the model is a good fit and can be considered for further analysis.

Table 6.5: Final Reliability and Validity of CFA model for the factors of customers' post service behaviour

Constructs of customers' post service behaviour	Item code	Factor loading	Cronbach's Alpha Final	AVE	Composite Reliability
Customers' Trust (CUT)	CUT 1	0.91**	0.96	0.83	0.96
	CUT 2	0.92**			
	CUT 3	0.88**			
	CUT 4	0.93**			
	CUT 5	0.93**			
Perceived Value (PEV)	PEV 1	0.90**	0.94	0.82	0.94
	PEV 2	0.92**			
	PEV 3	0.91**			
Customer Satisfaction (CUS)	CUS 1	0.89**	0.96	0.80	0.95
	CUS 2	0.91**			
	CUS 3	0.89**			
	CUS 4	0.89**			
	CUS 5	0.89**			
Customer Retention (CUR)	CUR 1	0.91**	0.94	0.79	0.94
	CUR 2	0.87**			
	CUR 3	0.89**			
	CUR 4	0.88**			
Word of Mouth Referral (WMR)	WMR 1	0.88**	0.96	0.86	0.96
	WMR 2	0.93**			
	WMR 3	0.95**			
	WMR 4	0.93**			

Source: Primary data
*** denotes significant at 1% level*

From Table 6.5 it can be inferred that all the factor loadings are above the recommended cut-off level of 0.5 which establishes the item validity of the

constructs. The researcher has used the Cronbach's Alpha reliability test after the full data collection. The final values of Cronbach's Alpha are found to be higher than 0.8 which confirms the reliability of the variables used to measure the construct. The Composite Reliability values are found to be greater than 0.9 which indicates that all the constructs have high level of internal consistency reliability. The Average Variance Extracted (AVE) values are also found to be above the recommended cut-off value of >0.5. Thus, it can be inferred that the constructs have high levels of convergence. As all the criterions meet the prescribed value, the data is apt for further analysis and model building.

Table 6.6: Discriminant Validity of the CFA model for the factors of customers' post service behaviour

Constructs	CUT	PEV	CUS	CUR	WMR
CUT	**(0.91)**				
PEV	0.34	**(0.90)**			
CUS	0.45	0.51	**(0.89)**		
CUR	0.33	0.47	0.47	**(0.89)**	
WMR	0.44	0.33	0.23	0.47	**(0.93)**

Source: Primary data

Table 6.6 displays the square root of Average Variance Extracted values and inter construct latent variable correlations. Values in brackets are the square root of AVE scores which should be higher than the inter construct latent variable correlation values to establish non-existence of any relationship. From the above table, it can be observed that no relationship exists among the constructs and discriminant validity for the factors of customers' post service behaviour is established.

Part– B

6.4 Co-variance based structural equation modeling

6.4.1 Co-variance Based Structural Equation Modeling techniques

Structural equation modeling (SEM) is a multivariate statistical analysis technique that is used to analyze structural relationships. It is the combination of factor analysis and multiple regression analysis. Many researchers preferred this method because it estimates the multiple and interrelated dependence in a single analysis. In this analysis, mainly two types of variables are used, that is, endogenous variables (dependent variable) and exogenous variables (independent variable). Covariance Based Structural Equation Modelling is a confirmatory approach and is mainly used for hypotheses testing and for the analysis of a structural theory bearing on some phenomenon. In this study, IBM SPSS AMOS 21 software package was used to run the SEM.

This section deals with the development of a Structural Equation Model (SEM) for Kerala Gramin Bank which links the service quality and customers' post service behaviour. For this, the following hypotheses are to be tested.

Table No. 6.7 The Hypotheses for model building

Hypotheses No.	Hypotheses of model building
SM.H1	Service quality of Kerala Gramin bank has a positive effect on customers' trust
SM.H2	Service quality of Kerala Gramin bank has a positive effect on customer perceived value
SM.H3	Perceived value has a positive effect on customer satisfaction

SM.H4	Customers' trust has a positive effect on customer satisfaction
SM.H5	Customer satisfaction has a positive effect on customer retention
SM.H6	Customer satisfaction has a positive effect on Word of mouth referral

SM.H1 to SM.H6 indicates Structural Model Hypotheses

Figure 6.3: Hypothesized conceptual model for Kerala Gramin Bank which links the service quality and customers' post
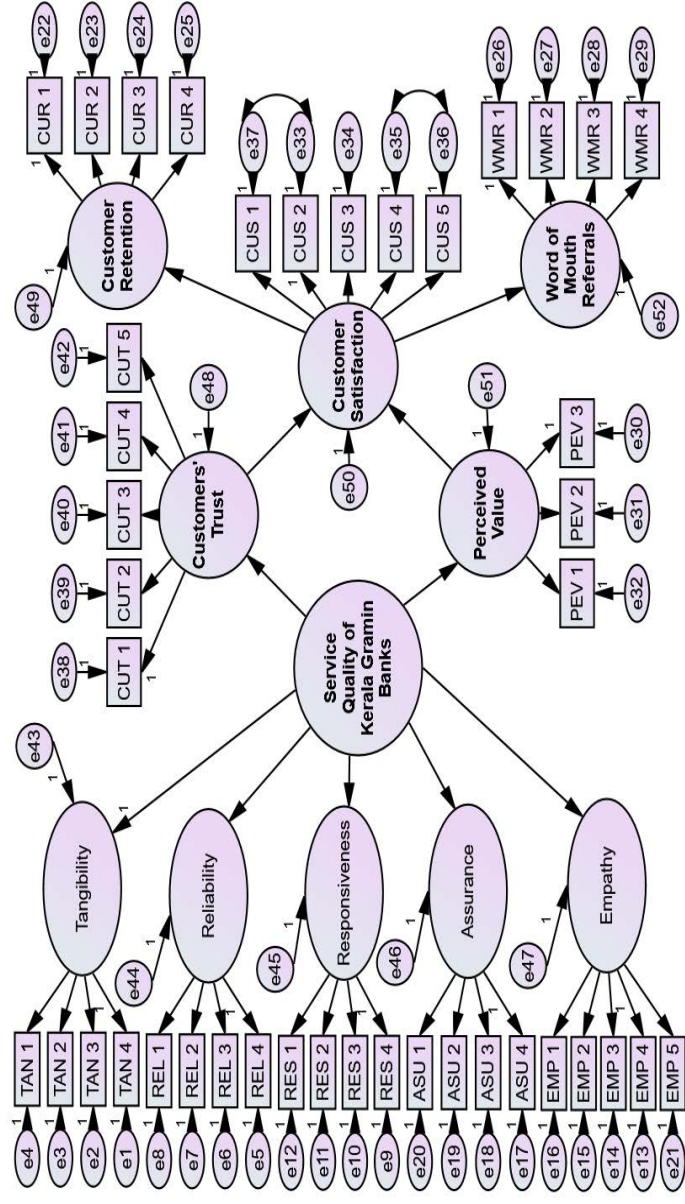
service behaviour

Figure 6.4: Structural Equation Model for Kerala Gramin Bank which links the service quality and customers' post service behaviour
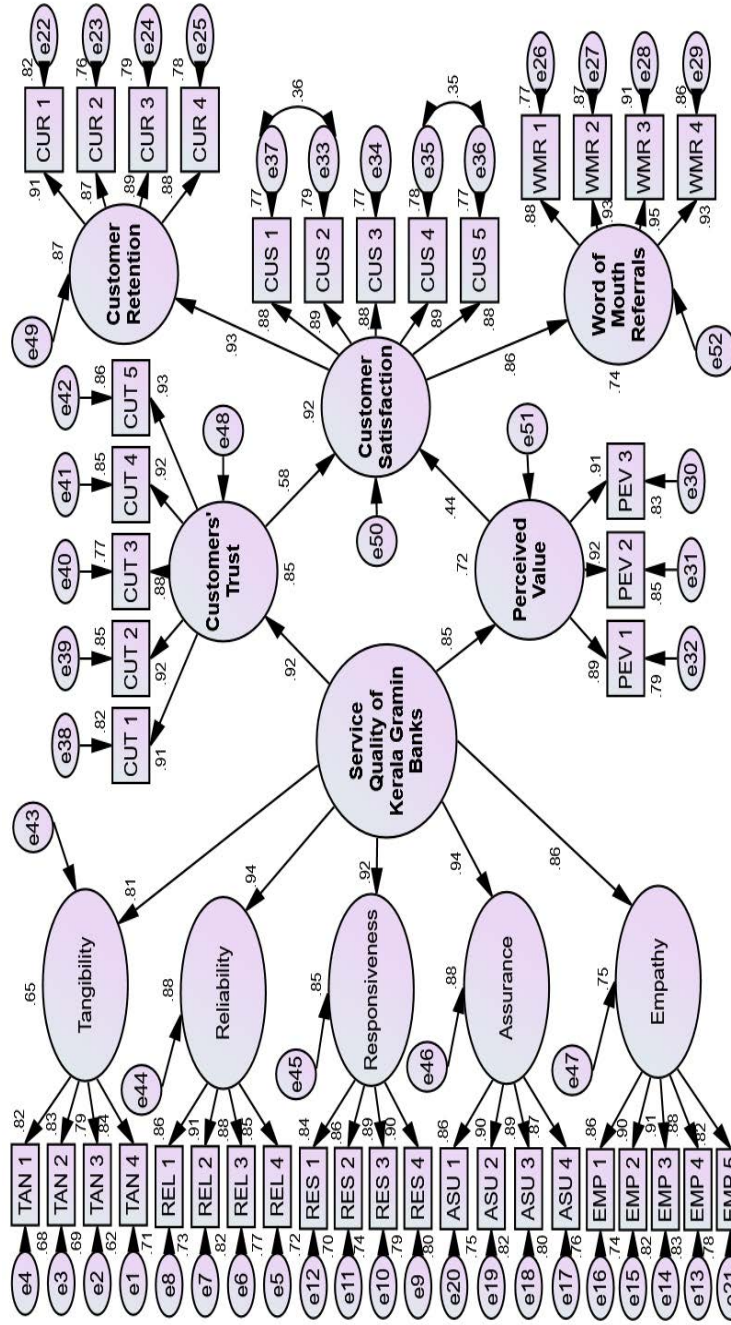
Table 6.8: Model fit indices for service quality and customers' post service behaviour model

MODEL	CMIN/DF	P-VALUE	GFI	AGFI	CFI	RMSEA
Study model	3.125	0.000	0.927	0.902	0.947	0.063
Recommended value	Acceptable fit [1-5]	Greater than 0.05	Greater than 0.9	Greater than 0.9	Greater than 0.9	Less than 0.08

Table 6.8 represents the SEM model fit indices to assess the model fit. The value of Chi-Square to the degrees of freedom ratio for an acceptable model should be less than 5. In this case, the value is 3.125 which are very well within the suggested maximum value. The RMSEA score is 0.063, below the accepted threshold score of 0.08. Moreover, the GFI and AGFI values are above 0.9 and CFI is above 0.9 for which 1.0 indicates exact fit. Thus, the SEM model is a good fit.

6.5 Path analysis

Table 6.9: Values of path analysis and R^2 for the SEM which links the service quality and customers' post service behaviour

Constructs path index			Standardized co-efficient (Beta)	R^2 Value	Critical Ratio	P value
Customers' Trust	←	Service Quality of Gramin Bank	0.92	0.85	14.55	<0.001**
Perceived Value	←	Service Quality of Gramin Bank	0.85	0.72	13.50	<0.001**
Customer satisfaction	←	Customers' Trust	0.58	0.92	12.87	<0.001**
Customer satisfaction	←	Perceived Value	0.44		10.13	<0.001**
Customer Retention	←	Customer satisfaction	0.93	0.87	21.67	<0.001**
Word of Mouth Referral	←	Customer satisfaction	0.86	0.74	18.32	<0.001**

Source: Extracted from model
*** indicates significant at 1% level*

6.6 Results of path analysis and hypotheses testing

SM.H1: Service quality of Kerala Gramin bank has a positive effect on customer trust

The standardized beta coefficient of Service quality of Kerala Gramin bank on customer trust is 0.92 represents the partial effect of Service quality of Kerala Gramin bank on customer trust, holding the other path variables as constant. The estimated positive sign implies that such effect is positive and customer trust would increase by 0.92 for every unit of standard deviation increase in service quality of the bank and this coefficient value is significant at 1% level.

SM.H2: Service quality of Kerala Gramin bank has a positive effect on customer perceived value

The standardized beta coefficient of service quality of Kerala Gramin Bank on perceived value is 0.85 represents the partial effect of Service quality of Kerala Gramin bank on perceived value, holding the other path variables as constant. The estimated positive sign implies that such effect is positive and perceived value of Gramin bank customers would increase by 0.85 for every unit of standard deviation increase in Service quality of the Gramin bank and this coefficient value is significant at 1% level.

SM.H3: Perceived value has a positive effect on customer satisfaction

The standardized beta coefficient of perceived value on customer satisfaction is 0.44 represents the partial effect of perceived value on customer satisfaction, holding the other path variables as constant. The estimated positive value implies that such effect is positive and satisfaction of the bank customers would increase by 0.44 for every unit of standard deviation increase in perceived value and this coefficient value is significant at 1% level.

SM.H4: Customers' trust has a positive effect on customer satisfaction

The study depicts that the customers' trust has a positive effect on the customer satisfaction. The standardized beta coefficient of customer trust on customer satisfaction is 0.58 represents the partial effects of customers' trust on customer satisfaction, holding the other path variables as constant. The estimated positive value implies that such effect is positive and satisfaction of the customers would increase by 0.58 for every unit of standard deviation increase in customers' trust and this coefficient value is significant at 1% level.

SM.H5: Customer satisfaction has a positive effect on customer retention

The study reveals that the customer satisfaction has a positive effect on customer retention. The standardized beta coefficient of customer satisfaction on customer retention is 0.93 represents the partial effects of customer satisfaction on customer retention, holding the other path variables as constant. The estimated positive value implies that such effect is positive and the retention rate of the customers would increase by 0.93 for every unit of standard deviation increase in customer satisfaction and this coefficient value is significant at 1% level.

SM.H6: Customer satisfaction has a positive effect on Word of mouth referral

The study reveals that the customer satisfaction has a positive effect on word of mouth referral. The standardized beta coefficient of customer satisfaction on word of mouth referral is 0.86 represents the partial effects of customer satisfaction on word of mouth referral, holding the other path variables as constant. The estimated positive value implies that such effect is positive and the word of mouth referral of customers about Gramin bank

would increase by 0.86 for every unit of standard deviation increase in customer satisfaction and this coefficient value is significant at 1% level.

6.7 Explanations of R^2 values

The explanatory power of the structural equation model is assessed by examining the R^2 value of the dependent variables. The R squared coefficient measures the percentage of variation that is explained by the model (See Model figure). The coefficient of determination for customers' trust, R^2 is 0.85. This value implies that about 85% of the variation in customers' trust is explained by service quality of Gramin bank. This value leads to the conclusion that other independent variables are necessary for predicting customers' trust besides this independent construct, service quality. The remaining 15% of the variation in customer trust is not explained by this independent construct.

The coefficient of determination for Perceived Value, R^2 is 0.72. This value implies that about 72% of the variation in perceived value is explained by service quality of Gramin bank. This value leads to the conclusion that other independent variables are necessary for predicting perceived value besides this independent construct, service quality. The remaining 28% of the variation in perceived value is not explained by this independent construct.

The coefficient of determination for customer satisfaction, R^2 is 0.92. This value implies that about 92% of the variation in customer satisfaction is explained by the customer trust and perceived value. This value leads to the conclusion that other independent variables are necessary for predicting customer satisfaction besides these independent constructs. The remaining 8% of the variation in customer satisfaction is not explained by these independent constructs.

The coefficient of determination for customer retention, R^2 is 0.87. This value implies that about 87% of the variation in customer retention is explained by customer satisfaction. This value leads to the conclusion that there are other independent variables that are necessary for predicting customer retention besides this independent construct. The remaining 13% of the variation in customer retention is not explained by this independent construct.

The coefficient of determination for word of mouth referral, R^2 is 0.74. This value implies that about 74% of the variation in word of mouth referral is explained by customer satisfaction. This value leads to the conclusion that there are other independent variables that are necessary for predicting word of mouth referral besides this independent construct. The remaining 26% of the variation in word of mouth referral is not explained by this independent construct.

Table No. 6.10: Result summary of hypothesis testing

Hypotheses No.	Hypotheses of the model developed	Result of Hypotheses testing
SM.H1	Service quality of Kerala Gramin bank has a positive effect on customer trust	*Supported*
SM.H2	Service quality of Kerala Gramin bank has a positive effect on customer perceived value	*Supported*
SM.H3	Perceived value has a positive effect on customer satisfaction	*Supported*
SM.H4	Customers' trust has a positive effect on customer satisfaction	*Supported*
SM.H5	Customer satisfaction has a positive effect on customer retention	*Supported*
SM.H6	Customer satisfaction has a positive effect on Word of mouth referral	*Supported*

SM.H1 to SM.H6 indicates Structural Model Hypotheses

6.8 Conclusion

In the present chapter, six hypotheses are tested, and a model for Kerala Gramin Bank was developed based on the results of the hypotheses testing. All six hypotheses were supported in this model. The fit indices show that both all CFA and SEM models are a good fit. The customers' trust has a positive effect on the customer satisfaction and customer satisfaction has a positive effect on customer retention and word of mouth referrals.

Chapter 7

Factors Influencing the Customer Loyalty in Kerala Gramin Bank

C o n t e n t s	7.1	*Introduction*
	7.2	*Objective of the chapter*
	7.3	*Co-variance based confirmatory factor analysis for the reliability and validity for the research instrument*
	7.4	*Co-variance based structural equation modeling*
	7.5	*Path analysis*
	7.6	*Results of path analysis and hypotheses testing*
	7.7	*Explanations of R^2 values*
	7.8	*Socio-demographic difference among the customers regarding the factors of customer loyalty in Kerala Gramin Bank*
	7.9	*Conclusion*

7.1 Introduction

The present chapter deals with the fourth objective of the study to explore the influence of branch ambience, employees' behaviour and product quality on customer loyalty of Kerala Gramin Bank. This objective had attained by testing Co-variance Based Confirmatory Factor Analysis (CB-CFA) and Structural Equation Modelling (SEM) techniques. This chapter has three parts. Part one contains the Co-variance Based Confirmatory Factor Analysis (CB-CFA). Part two deals with the Structural Equation Modelling (SEM) techniques. Part three contains the socio-demographic difference

among the bank customers regarding branch ambience, employee behaviour, and product quality. The summary of hypotheses testing also provided at the end part of the present chapter.

7.2 Objective of the chapter

Objective IV: To identify the factors influencing the customer loyalty in Kerala Gramin Bank.

To achieve the present objective, Co-variance Based Confirmatory Factor Analysis (CB-CFA) and Structural Equation Modelling (SEM) techniques were adopted using IBM SPSS AMOS 21 software package. Besides this, mean, standard deviation, one sample t test, independent t test, ANOVA and Tukey HSD post hoc analysis used for analyzing the socio-demographic differences among the bank customers regarding the factors of branch ambience, employee behaviour and product quality

Part– A

7.3 Co-variance based confirmatory factor analysis for the reliability and validity for the research instrument

Confirmatory Factor Analysis for Branch ambience, employees' behaviour and product quality constructs

Figure 7.1: Confirmatory Factor Analysis for branch ambience, employees' behaviour and product quality constructs
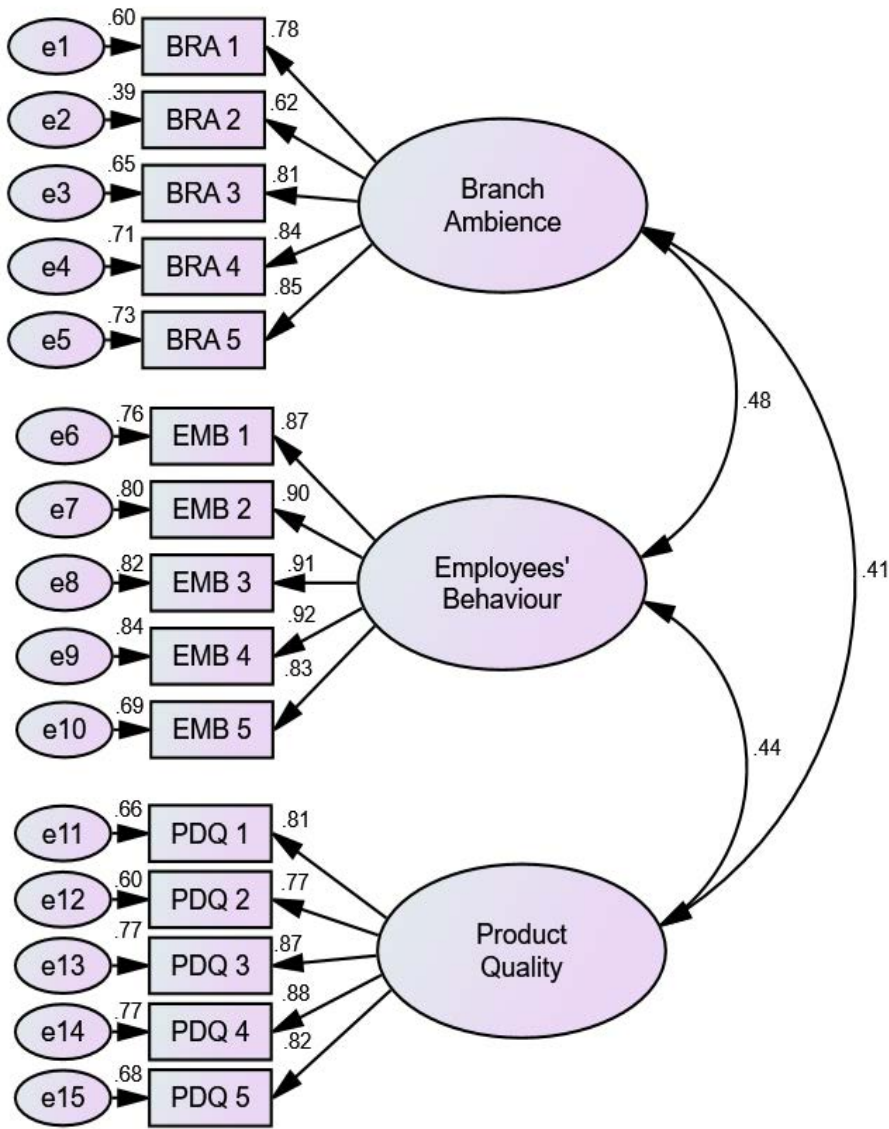
Table 7.1: Model fit indices for branch ambience, employees' behaviour and product quality CFA constructs

ATTRIBUTES	CMIN/DF	P-VALUE	GFI	AGFI	CFI	RMSEA
Study model	3.235	0.000	0.965	0.926	0.995	0.031
Recommended value	Acceptable fit [1-5]	Greater than 0.05	Greater than 0.9	Greater than 0.9	Greater than 0.9	Less than 0.08
Literature support	Hair et al., (1998)	Barrett (2007)	Hair et al. (2006)	Hair et al. (2006)	Hu and Bentler (1999)	Hair et al. (2006)

Table 7.1 represents the CFA model fit indices to assess the overall model fit. The value of Chi-Square to the degrees of freedom ratio for an acceptable model should be less than 5. In this case, the value is 3.235 which are very well within the suggested maximum value. The RMSEA score is 0.031, well below the accepted threshold score of 0.08. Moreover, the GFI and AGFI values are above 0.9 and CFI is above 0.9 for which 1.0 indicates exact fit. Thus, the model is a good fit and can be considered for further analysis.

Table 7.2: Final Reliability and Validity of CFA Model for branch ambience, employees' behaviour and product quality CFA constructs

CFA constructs	Item code	Factor loading	Cronbach's Alpha Final	AVE	Composite Reliability
Branch Ambience (BRA)	BRA 1	0.78**	0.88	0.62	0.89
	BRA 2	0.62**			
	BRA 3	0.81**			
	BRA 4	0.84**			
	BRA 5	0.85**			
Employees' Behaviour (EMB)	EMB 1	0.87**	0.95	0.78	0.95
	EMB 2	0.90**			
	EMB 3	0.91**			
	EMB 4	0.92**			
	EMB 5	0.83**			
Product Quality (PDQ)	PDQ 1	0.81**	0.92	0.70	0.92
	PDQ 2	0.77**			
	PDQ 3	0.87**			
	PDQ 4	0.88**			
	PDQ 5	0.82**			

Source: Extracted from the model
*** denotes significant at 1% level*

From Table 7.2 it can be observed that all the factor loadings are above the recommended threshold values of 0.5 which establishes the item validity of the constructs. The researcher has performed the Cronbach's Alpha reliability test after the full scale data collection. The final values of Cronbach's Alpha are found to be higher than 0.9 which confirms the reliability of the construct. The Composite Reliability values are found to be higher than 0.9 which shows that all the constructs have a high level of internal consistency reliability. The Average Variance Extracted (AVE) values are also found to be above the accepted threshold value of >0.5. Thus, it can be said that the constructs have high levels of convergence. As all the parameters meet the recommended value, the data is appropriate for further analysis and model building.

Table 7.3: Discriminant Validity for branch ambience, employees' behaviour and product quality constructs

Constructs	BRA	EMB	PDQ
BRA	**(0.79)**		
EMB	0.48	**(0.88)**	
PDQ	0.41	0.44	**(0.84)**

Source: Extracted from model

Table 7.3 displays the square root of Average Variance Extracted values and inter construct latent variable correlations. Values in brackets are the square root of AVE scores which should be greater than the inter construct latent variable correlation values to establish the non-existence of any relationship. From the above table, it can be inferred that no relationship exists among the constructs and discriminant validity for Branch ambience, employees' behaviour and product quality constructs are established.

PART – B

7.4 Co-variance based structural equation modeling

Table No. 7.4: The Hypotheses for model building

Hypotheses No.	Hypotheses of model building
SM.H 7.1	Branch ambience has a positive effect on customer loyalty
SM.H 7.2	Employees' behaviour has a positive effect on customer loyalty
SM.H 7.3	Product quality has a positive effect on customer loyalty

SM.H 7.1 to SM.H 7.3 indicates Structural Model Hypotheses

Figure 7.2: Hypothesized conceptual model for the influence of branch ambience, employees' behaviour and product quality

on customer loyalty of Kerala Gramin Bank
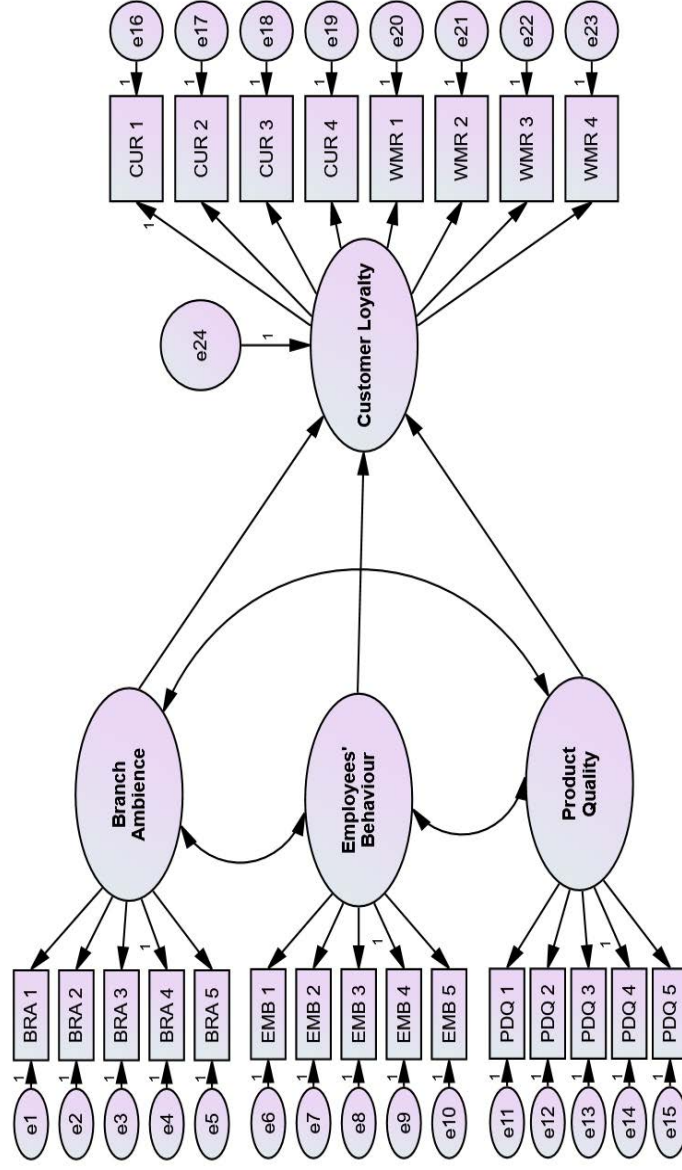
Figure 7.3: Structural Equation Model for the influence of branch ambience, employees' behaviour and product quality on customer loyalty of Kerala Gramin Bank
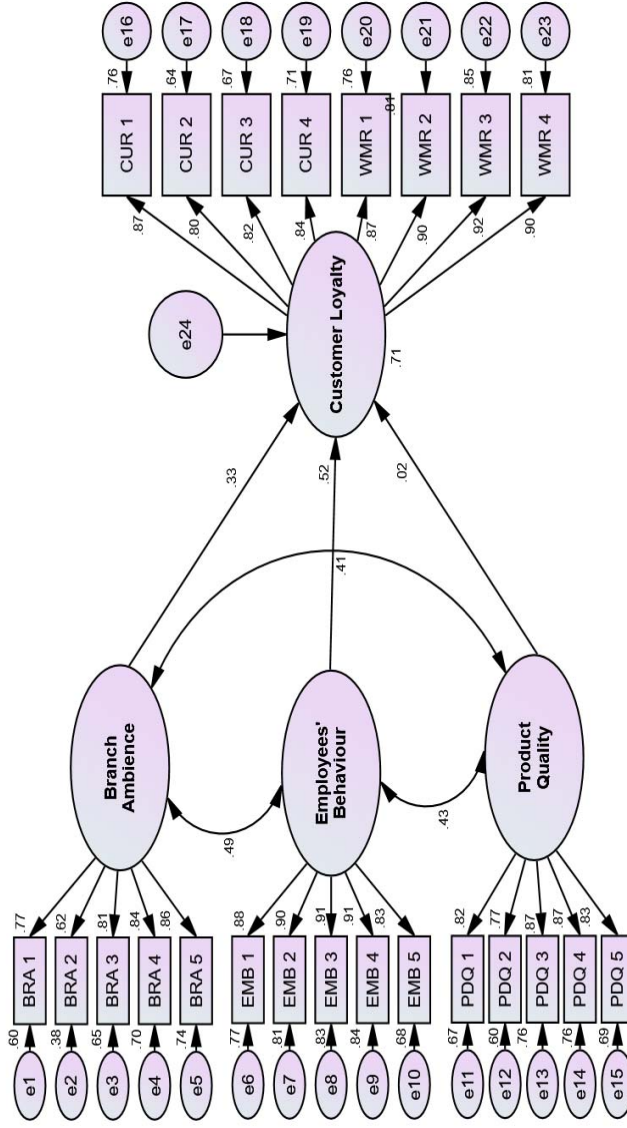
Table 7.5: Model fit indices for the influence of branch ambience, employees' behaviour and product quality on customer loyalty

MODEL	CMIN/DF	P-VALUE	GFI	AGFI	CFI	RMSEA
Study model	3.415	0.000	0.959	0.918	0.989	0.042
Recommended value	Acceptable fit [1-5]	Greater than 0.05	Greater than 0.9	Greater than 0.9	Greater than 0.9	Less than 0.08

Table 7.5 represents the SEM model fit indices to assess the model fit. The value of Chi-Square to the degrees of freedom ratio for an acceptable model should be less than 5. In this case, the value is 3.415 which are very well within the suggested maximum value. The RMSEA score is 0.042, below the accepted threshold score of 0.08. Moreover, the GFI and AGFI values are above 0.9 and CFI is above 0.9 for which 1.0 indicates exact fit. Thus, the SEM model is a good fit.

7.5 Path analysis

Table 7.6: Values of path analysis and R^2 for the influence of branch ambience, employees' behaviour and product quality on customer loyalty

Constructs path index			Standardized co-efficient (Beta)	R^2 Value	Critical Ratio	P value
Customers Loyalty	←	Branch Ambience	0.33		3.15	<0.001**
Customers Loyalty	←	Employees' Behaviour	0.52	0.71	6.75	0.002**
Customers Loyalty	←	Product Quality	0.02		0.226	0.821[NS]

Source: Extracted from the model
*** indicates significant at 1% level, NS denotes Non-Significant*

7.6 Results of path analysis and hypotheses testing

SM.H 7.1: Branch ambience has a positive effect on customer loyalty

The standardized beta coefficient of branch ambience on customer loyalty is 0.33 represents the partial effect of branch ambience on customer loyalty, holding the other path variables as constant. The estimated positive sign implies that such effect is positive and customer loyalty would increase by 0.33 for every unit of standard deviation increase in branch ambience of the bank and this coefficient value is significant at 1% level.

SM.H 7.2: Employees' behaviour has a positive effect on customer loyalty

The standardized beta coefficient of employees' behaviour on customer loyalty is 0.52 represents the partial effect of employees' behaviour on customer loyalty, holding the other path variables as constant. The estimated positive sign implies that such effect is positive and customer loyalty would increase by 0.52 for every unit of standard deviation increase in behaviour of bank employees and this coefficient value is significant at 1% level.

SM.H 7.3: Product quality has a positive effect on customer loyalty

The standardized beta coefficient of product quality of Kerala Gramin bank on customer loyalty is 0.02 with non-significant p value. It indicates that the product quality does not have positive effect on customer loyalty

7.7 Explanations of R^2 values

The coefficient of determination for customer loyalty, R^2 is 0.71. This value implies that about 71% of the variation in customer loyalty explained by branch ambience, and employees' behaviour constructs. This value leads to the conclusion that other independent variables are necessary for predicting customer loyalty besides these independent constructs. The

remaining 29% of the variation in customer loyalty is not explained by these independent constructs.

Table No. 7.7: Result summary of hypothesis testing

Hypotheses No.	Hypotheses of the model developed	Result of Hypotheses testing
SM.H 7.1	Branch ambience has a positive effect on customer loyalty	*Supported*
SM.H 7.2	Employees' behaviour has a positive effect on customer loyalty	*Supported*
SM.H 7.3	Product quality has a positive effect on customer loyalty	*Not Supported*

SM.H 7.1 to SM.H 7.3 indicates Structural Model Hypotheses

PART – C

7.8 Socio-demographic difference among the customers regarding the factors of customer loyalty in Kerala Gramin Bank

The following socio-demographic factors are considered for the analysis

1. *Gender*
2. *Age*
3. *Educational qualification*
4. *Occupation*
5. *Experience with bank*
6. *Account in other banks*

7.8.1 Gender-wise difference among the Kerala Gramin bank customers regarding the factors of customer loyalty

H0.7.4: There is no significant difference between male and female customers with respect to the factors of customer loyalty

Table 7.8: t test for significant difference between male and female customer with respect to the factors of customer loyalty

Factors	Gender wise				T value	P value
	Male		Female			
	Mean	SD	Mean	SD		
Branch ambience	3.35	0.94	3.60	0.88	3.428	0.001**
Employee behaviour	3.62	1.03	3.85	0.92	3.020	0.003**
Product quality	3.43	0.96	3.67	0.90	3.286	0.001**

Source: Primary data
Note : ** *denotes significant at 1% level*

Since P value is less than 0.01, null hypothesis is rejected at 1% level with regard to the factors branch ambience, employee behaviour and product quality. Hence, there is significant difference among male and female customers regarding the attraction of factors like branch ambience, employee behaviour and product quality.

Based on mean score, it is clear that female customers are more attracted to the factors branch ambience, employee behaviour and product quality than male customers. Mean score indicates that, male customers feel more interest in the factor employee behaviour (3.62) followed by product quality (3.43) and branch ambience (3.35). In the case of female customers, employee behaviour (3.85) is the most attracted factor followed by product quality (3.67) and branch ambience (3.60)**.**

7.8.2 Age-wise difference among the Kerala Gramin bank customers regarding the factors of customer loyalty

H0.7.5: There is no significant difference among the various age groups of customers with respect to the factors of customer loyalty

Table 7.9: ANOVA test for significant difference among the various age groups of customers with respect to the factors of customer loyalty

Factors	Age group				F value	P value
	Below 25 years	26 to 35 years	36 to 50 years	Above 50 years		
	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)		
Branch ambience	3.27 (0.94)	3.50 (0.90)	3.60 (0.91)	3.60 (0.91)	4.45	0.004**
Employee behaviour	3.57 (0.99)	3.79 (0.94)	3.70 (1.08)	3.99 (0.86)	3.81	0.010*
Product quality	3.31 (0.93)	3.63 (0.90)	3.60 (0.91)	3.73 (1.00)	5.74	0.001**

Source: Primary data
*Note : 1. ** denotes significant at 1% level*
*   2.   * denotes significant at 5% level*
*   3. SD in brackets*

Since the p value is less than 0.01, the null hypothesis is rejected at 1 percent level with regard to the factors namely branch ambience and product quality. It shows there is a significant difference between age group of bank customers regarding the factors like branch ambience and product quality.

Since the p value is less than 0.05, the null hypothesis is rejected at 5 percent level with regard to the factor employee behaviour. That means, there is difference among various age group customers in enjoyment of the factor employee behaviour.

Table: 7.10: Post Hoc Test for significant difference among the age groups of customers with respect to the factors of customer loyalty

Constructs	Age (I)	Age (J)	Mean difference (I-J)	Std. error	P value
Branch ambience	Below 25 years	26 to 35 years	-0.229	0.092	0.062[NS]
		36 to 50 years	-0.321	0.099	0.007**
		Above 50 years	-0.321	0.119	0.037*
	26 to 35 years	36 to 50 years	-0.091	0.096	0.781[NS]
		Above 50 years	-0.091	0.117	0.865[NS]
	36 to 50 years	Above 50 years	0.000	0.123	1.000[NS]
Employee behaviour	Below 25 years	26 to 35 years	-0.215	0.098	0.129[NS]
		36 to 50 years	-0.127	0.106	0.626[NS]
		Above 50 years	-0.411	0.128	0.007**
	26 to 35 years	36 to 50 years	0.087	0.103	0.831[NS]
		Above 50 years	-0.196	0.125	0.403[NS]
	36 to 50 years	Above 50 years	-0.284	0.131	0.136[NS]
Product quality	Below 25 years	26 to 35 years	-0.311	0.093	0.005**
		36 to 50 years	-0.288	0.100	0.022*
		Above 50 years	-0.420	0.121	0.003**
	26 to 35 years	36 to 50 years	0.022	0.098	0.996[NS]
		Above 50 years	-0.109	0.119	0.798[NS]
	36 to 50 years	Above 50 years	-0.131	0.124	0.716[NS]

Source: Primary data
*Note : 1. ** denotes significant at 1% level*
*2. * denotes significant at 5% level*
3. NS denotes non-significant

Based on Tukey HSD post hoc test, the following significant difference found among the age groups of customers with respect to the factors branch ambience, employee behaviour and product quality. Below 25 years age group customers are significantly differed with 36 to 50 years age

group customers and above 50 years age group customers regarding the factor branch ambience. Also below 25 years age group customers are significantly differed with above 50 years age group customers regarding the factor employee behaviour. Whereas, Below 25 years age group customers are significantly differed with 26 to 35 years age group customers, 36 to 50 years age group customers and above 50 years age group customers regarding the factor product quality.

Mean score portrays, 36 to 50 years age group customers and above 50 years age group customers feel more influenced in the factor branch ambience than below 25 years age group customers. Also above 50 years age group customers feel more attraction to the factor employee behaviour than below 25 years age group customers. Beside these, 26 to 35 years age group customers, 36 to 50 years age group customers and above 50 years age group customers feel more attracted in the factor product quality than below 25 years age group customers.

Based on mean score, it is understood that below 25 years age group customers feel more interest in the factor employee behaviour (3.57) followed by product quality (3.31) and branch ambience (3.27). Customers in the age group 26 to 35 years feel more happiness in the factor employee behaviour (3.79) followed by product quality (3.63) and branch ambience (3.50). 36 to 50 years age group customers realize more interest with the element employee behaviour (3.70) followed by product quality (3.60) and branch ambience (3.60) equally. Customers in the age group above 50 years are much interested with the factor employee behaviour (3.99) followed by product quality (3.73) and branch ambience (3.60) .

7.8.3 Educational qualification-wise difference among the Kerala Gramin bank customers regarding the factors of customer loyalty

H0.7.6: There is no significant difference between educational qualifications of customers with respect to the factors of customer loyalty

Table 7.11: ANOVA test for significant difference between educational qualifications of customers with respect to the factors of customer loyalty

Factors	Educational Qualification						F value	P value
	Below SSLC	SSLC	Higher Secondary	Graduation	Post Graduation	Professional / Diploma		
	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)		
Branch ambience	3.31 (1.15)	3.53 (0.85)	3.83 (0.71)	3.37 (0.93)	3.38 (0.86)	3.33 (1.23)	5.05	<0.001**
Employee behaviour	3.35 (1.30)	3.79 (0.97)	4.05 (0.88)	3.60 (1.02)	3.72 (0.80)	3.72 (1.18)	4.40	0.001**
Product quality	3.51 (1.13)	3.60 (0.94)	3.88 (0.72)	3.47 (0.94)	3.40 (0.90)	3.36 (1.16)	4.44	0.001**

Source: Primary data
*Note : 1. ** denotes significant at 1% level*
*   2.   SD in brackets*

Since the p value is less than 0.01, the null hypothesis is rejected at 1 percent level with regard to the factors branch ambience, employee behaviour and product quality. It shows there is a significant difference between educational qualification of bank customers regarding attraction of the factors branch ambience, employee behaviour and product quality.

Table: 7.12: Post Hoc Test for significant difference among educational qualification of bank customers with respect to the factors of customer loyalty

Constructs	Educational qualification (I)	Educational qualification (J)	Mean difference (I-J)	Std. error	P value
Branch ambience	Below SSLC	SSLC	-0.214	0.184	0.854[NS]
		Higher secondary	-0.519	0.177	0.041*
		Graduation	-0.054	0.168	1.000[NS]
		Post-Graduation	-0.065	0.174	0.999[NS]
		Professional/Diploma	-0.015	0.204	1.000[NS]
	SSLC	Higher secondary	-0.305	0.128	0.166[NS]
		Graduation	0.159	0.115	0.737[NS]
		Post-Graduation	0.148	0.124	0.837[NS]
		Professional/Diploma	0.198	0.163	0.831[NS]
	Higher secondary	Graduation	0.465	0.104	<0.001**
		Post-Graduation	0.454	0.113	0.001**
		Professional/Diploma	0.503	0.156	0.016*
	Graduation	Post-Graduation	-0.010	0.099	1.000[NS]
		Professional/Diploma	0.038	0.145	1.000[NS]
	Post-Graduation	Professional/Diploma	0.049	0.152	1.000[NS]
Employee behaviour	Below SSLC	SSLC	-0.442	0.197	0.220[NS]
		Higher secondary	-0.701	0.190	0.003**
		Graduation	-0.250	0.180	0.733[NS]
		Post-Graduation	-0.375	0.186	0.337[NS]
		Professional/Diploma	-0.372	0.219	0.533[NS]
	SSLC	Higher secondary	-0.258	0.137	0.415[NS]
		Graduation	0.191	0.123	0.632[NS]
		Post-Graduation	0.066	0.132	0.996[NS]
		Professional/Diploma	0.070	0.175	0.999[NS]
		Graduation	0.450	0.112	0.001**

	Higher secondary	Post-Graduation	0.325	0.122	0.083^{NS}
		Professional/Diploma	0.329	0.167	0.362^{NS}
	Graduation	Post-Graduation	-0.124	0.106	0.849^{NS}
		Professional/Diploma	-0.121	0.156	0.971^{NS}
	Post-Graduation	Professional/Diploma	0.003	0.163	1.000^{NS}
Product quality	Below SSLC	SSLC	-0.091	0.187	0.997^{NS}
		Higher secondary	-0.367	0.181	0.328^{NS}
		Graduation	0.041	0.171	1.000^{NS}
		Post-Graduation	0.111	0.177	0.989^{NS}
		Professional/Diploma	0.150	0.208	0.979^{NS}
	SSLC	Higher secondary	-0.275	0.131	0.287^{NS}
		Graduation	0.132	0.117	0.871^{NS}
		Post-Graduation	0.203	0.126	0.594^{NS}
		Professional/Diploma	0.242	0.166	0.695^{NS}
	Higher secondary	Graduation	0.408	0.106	0.002**
		Post-Graduation	0.479	0.116	0.001**
		Professional/Diploma	0.518	0.159	0.015*
	Graduation	Post-Graduation	0.070	0.101	0.982^{NS}
		Professional/Diploma	0.109	0.148	0.977^{NS}
	Post-Graduation	Professional/Diploma	0.039	0.155	1.000^{NS}

Source: Primary data

*Note :   1. ** denotes significant at 1% level*
*   2. * denotes significant at 5% level*
*   3. NS denotes non-significant*

Based on Tukey HSD post hoc test, the following significant difference found among the educational qualification of bank customers with respect to the factors branch ambience, employee behaviour and product quality. Customers with qualification below SSLC are significantly differed with customers having higher secondary qualification about the factors branch ambience and employee behaviour. And customers having higher

secondary qualification are significantly differed with customers having graduation degree, post graduation degree and professional degree or diploma regarding the factors branch ambience and product quality. On the other hand, customers having higher secondary qualification are significantly differed with customers having graduation degree concerning the factor employee behaviour.

Mean score portrays. Customers with higher secondary qualification feel more interested in the factor branch ambience than customers having qualification below SSLC, customers having graduation degree, post graduation degree and professional degree or diploma. Also customers having higher secondary qualification are more attracted to the factor employee behaviour than customers having qualification below SSLC and graduation degree. Beside these, customers with higher secondary qualification feel more influenced in the factor product quality than customers having qualification below SSLC, customers having graduation degree, post graduation degree and professional degree or diploma.

Based on mean score, it is understood that customers having qualification below SSLC feel more attracted with the factor product quality (3.51) followed by employee behaviour (3.35) and then branch ambience (3.31). In case of customers with SSLC qualification, employee behaviour (3.91) is the most attracted factor followed by product quality (3.60) and branch ambience (3.53). Among customers with higher secondary qualification, employee behaviour (4.05) is the most influenced factor followed by product quality (3.88) and branch ambience (3.83). It can also be interpreted that graduated customers feel more enjoyment with the factor employee behaviour (3.60) followed by product quality (3.47) and branch ambience (3.37). Among post graduated customers, employee behaviour

(3.72) is the most attracted factor followed by employee behaviour (3.81), product quality (3.40) and branch ambience (3.38). Customers qualified with professional degree or diploma feel more interest in the factor employee behaviour (3.72) followed by product quality (3.36) and branch ambience (3.33).

7.8.4 Occupation-wise difference among the Kerala Gramin bank customers regarding the factors of customer loyalty

H0.7.7: There is no significant difference between occupation of customers with respect to the factors branch ambience, employee behaviour and product quality

Table 7.13: ANOVA test for significant difference between occupation of customers with respect to the factors of customer loyalty

Factors	Occupation						F value	P value
	Govt. sector	Private sector	Self-employed	Student	House wife	Others		
	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)		
Branch ambience	3.63 (0.97)	3.30 (0.84)	3.44 (0.89)	3.33 (0.96)	3.87 (0.68)	3.40 (1.11)	5.96	<0.001**
Employee behaviour	3.90 (0.95)	3.70 (0.85)	3.62 (1.05)	3.53 (1.04)	4.12 (0.82)	3.59 (1.17)	5.11	<0.001**
Product quality	3.72 (0.89)	3.50 (0.88)	3.55 (0.92)	3.33 (0.98)	3.84 (0.73)	3.40 (1.20)	4.26	0.001**

Source: Primary data
*Note : 1. ** denotes significant at 1% level*
*   2.   SD in brackets*

Since the P Value is less than 0.01, the null hypothesis is rejected with 1% significance level with the factors branch ambience, employee behaviour and product quality. It means there is a significant difference

between occupation of bank customers concerning the factors branch ambience, employee behaviour and product quality.

Table: 7.14: Post Hoc Test for significant difference among occupational status of the bank customers with respect to factors of customer loyalty

Constructs	Occupation (I)	Occupation (J)	Mean difference (I-J)	Std. Error	P value
Branch ambience	Govt. sector	Private sector	0.333	0.120	0.064[NS]
		Self-employed	0.185	0.127	0.692[NS]
		Student	0.295	0.123	0.160[NS]
		House wife	-0.243	0.134	0.456[NS]
		Others	0.228	0.149	0.646[NS]
	Private sector	Self-employed	-0.147	0.112	0.780[NS]
		Student	-0.038	0.108	0.999[NS]
		House wife	-0.576	0.120	<0.001**
		Others	-0.105	0.137	0.973[NS]
	Self-employed	Student	0.109	0.116	0.935[NS]
		House wife	-0.429	0.127	0.010*
		Others	0.042	0.143	1.000[NS]
	Student	House wife	-0.538	0.123	<0.001**
		Others	-0.067	0.139	0.997[NS]
	House wife	Others	0.471	0.149	0.020*
Employee behaviour	Govt. sector	Private sector	0.190	0.129	0.679[NS]
		Self-employed	0.271	0.136	0.349[NS]
		Student	0.360	0.132	0.072[NS]
		House wife	-0.226	0.143	0.616[NS]
		Others	0.306	0.160	0.395[NS]
	Private sector	Self-employed	0.081	0.121	0.985[NS]
		Student	0.169	0.116	0.689[NS]
		House wife	-0.416	0.129	0.016*
		Others	0.115	0.147	0.970[NS]
	Self-employed	Student	0.088	0.124	0.981[NS]
		House wife	-0.498	0.136	0.004**
		Others	0.034	0.153	1.000[NS]
	Student	House wife	-0.586	0.132	<0.001**
		Others	-0.054	0.150	0.999[NS]
	House wife	Others	0.532	0.160	0.012*

Product quality	Govt. sector	Private sector	0.220	0.123	0.474[NS]
		Self-employed	0.170	0.130	0.780[NS]
		Student	0.382	0.126	0.031*
		House wife	-0.126	0.137	0.942[NS]
		Others	0.321	0.152	0.287[NS]
	Private sector	Self-employed	-0.049	0.115	0.998[NS]
		Student	0.161	0.111	0.691[NS]
		House wife	-0.346	0.123	0.057[NS]
		Others	0.101	0.140	0.979[NS]
	Self-employed	Student	0.211	0.119	0.482[NS]
		House wife	-0.296	0.130	0.205[NS]
		Others	0.150	0.146	0.909[NS]
	Student	House wife	-0.508	0.126	0.001**
		Others	-0.060	0.143	0.998[NS]
	House wife	Others	0.447	0.152	0.041*

Source: Primary data

*Note : 1. ** denotes significant at 1% level*

*2. * denotes significant at 5% level*

3. NS denotes non-significant

Based on Tukey HSD post hoc test, the following significant difference found among the occupation of bank customers with respect to the factors branch ambience, employee behaviour and product quality. Customers employed in private sector are significantly differed with house wife customers about the factors branch ambience and employee behaviour. Also self employed customers and student customers are significantly differed with customers under house wife group regarding the factors branch ambience and employee behaviour. On the other hand, customers under house wife group are significantly differed with customers engaged in other employment about factors branch ambience, employee behaviour and product quality. Government sector employed customers are significantly differed with student customers regarding the factor product quality. Beside these, Student customers are significantly differed with house wife customers about the factor product quality.

Mean score portrays, customers under house wife group feel are more influenced in the factor branch ambience than private sector employed customers, self employed customers, student customers and customers engaged in other employment. Also customers under house wife group are more attracted to the factor employee behaviour than private sector employed customers, self employed customers, student customers and customers engaged in other employment. Beside these, Government sector employed customers are more happy with the factor product quality than student customers. And customers under house wife group are more attracted to the factor product quality than student customers and customers engaged in other employment.

Mean score indicates that, in case of customers employed in government sector, employee behaviour (3.90) is the most attracted factor followed by product quality (3.72) and branch ambience (3.84). It can also be observed that customers employed in Private Sector shows more interest in the factor employee behaviour (3.70) followed by product quality (3.50) and branch ambience (3.30). In case of self employed customers, employee behaviour (3.62) is the most attracted factor followed by product quality (3.55) and branch ambience (3.44). Under student community, employee behaviour (3.53) is the most influenced factor followed by product quality (3.33) and branch ambience (3.33) equally. However, In case of customers under house wife group, employee behaviour (4.12) is the most attracted factor followed by branch ambience (3.87) and product quality (3.84). Beside these, it can be interpreted that, customers engaged in other employment feel more influenced in the factor employee behaviour (3.59) followed by product quality (3.40) and branch ambience (3.40) equally.

7.8.5 Experience-wise difference among the Kerala Gramin bank customers regarding the factors of customer loyalty

H0.7.8: There is no significant difference between customers' experience with bank with respect to the factors of customer loyalty

Table 7.15: ANOVA test for significant difference between customer's experiences with bank with respect to the factors of customer loyalty

Factors	Year				F value	P value
	1 – 3 years	4 – 5 years	6 – 10 years	Above 10 years		
	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)		
Branch ambience	3.36 (0.90)	3.54 (0.88)	3.68 (0.88)	3.47 (1.18)	3.37	0.018*
Employee behaviour	3.53 (1.00)	3.89 (0.86)	3.94 (0.97)	3.91 (1.14)	7.97	<0.001**
Product quality	3.36 (0.90)	3.71 (0.88)	3.79 (0.92)	3.55 (1.14)	8.06	<0.001**

Source: Primary data
*Note : 1. ** denotes significant at 1% level*
*2. * denotes significant at 5% level*
3. SD in brackets

Since the P Value is less than 0.01, the null hypothesis is rejected at 1% significance level for the factors employee behaviour and product quality. It means there is a significant difference among experience of customers with bank concerning the factors employee behaviour and product quality.

Since the p value is less than 0.05, the null hypothesis is rejected at 5 percent level regarding the factor branch ambience. This illustrates, there is a significant difference between customers having experience in bank with respect to the factor branch ambience.

Table: 7.16: Post Hoc Test for significant difference among experience of bank customers with respect to factors of customer loyalty in Kerala Gramin Bank

Constructs	Years (I)	years(J)	Mean difference (I-J)	Std. error	P value
Branch ambience	1 – 3 years	4 – 5 years	-0.173	0.085	0.179[NS]
		6 – 10 years	-0.321	0.108	0.017*
		Above 10 years	-0.107	0.132	0.847[NS]
	4 – 5 years	6 – 10 years	-0.148	0.116	0.578[NS]
		Above 10 years	0.065	0.138	0.965[NS]
	6 – 10 years	Above 10 years	0.213	0.153	0.507[NS]
Employee behaviour	1 – 3 years	4 – 5 years	-0.354	0.090	0.001**
		6 – 10 years	-0.412	0.115	0.002**
		Above 10 years	-0.381	0.139	0.033*
	4 – 5 years	6 – 10 years	-0.058	0.122	0.964[NS]
		Above 10 years	-0.026	0.146	0.998[NS]
	6 – 10 years	Above 10 years	0.031	0.162	0.997[NS]
Product quality	1 – 3 years	4 – 5 years	-0.348	0.086	<0.001**
		6 – 10 years	-0.426	0.109	0.001**
		Above 10 years	-0.193	0.133	0.467[NS]
	4 – 5 years	6 – 10 years	-0.077	0.116	0.910[NS]
		Above 10 years	0.155	0.139	0.681[NS]
	6 – 10 years	Above 10 years	0.232	0.154	0.436[NS]

Source: Primary data

*Note : 1. ** denotes significant at 1% level.*
*2. * denotes significant at 5% level.*
3. NS denotes non-significant.

Based on Tukey HSD post hoc test, the following significant difference found among the customers having experience with bank regarding the factors employee behaviour, branch ambience and product quality. Customers having experience between 1–3 years with bank are significantly differed with customers having experience for 6-10 years about the factor branch ambience. And customers with experience for 1–3 years are significantly differed with 4-5 years, 6-10 years and above 10 years experienced customers with respect to employee behaviour. Customers

having experience 1–3 years are significantly differed with 4-5 years and 6-10 years experienced customers regarding the factor product quality.

Mean score demonstrates, Customers having 6-10 years of experience with bank feel more attracted to the factor branch ambience than 1-3 years experienced customers. Customers with 4-5 years, 6-10 years and above 10 years of experience with bank are more interested in the factor employee behaviour than customers with experience of 1-3 years. However, customers having 4-5 years and 6-10 years of experience with bank feel more attraction to the factor product quality than 1-3 years experienced customers.

Based on mean score, it is understood that among customers having 1-3 years of experience with bank feel employee behaviour (3.53) as the most important factor in KGB followed by branch ambience (3.36) and product quality (3.36) equally. It can also be observed that customers having 4-5 years of experience with bank shows more interest in the factor employee behaviour (3.89) followed by product quality (3.71) and branch ambience (3.54). However, among customers having experience with bank for 6-10 years, employee behaviour (3.94) is the most influencing factor followed by product quality (3.79) and branch ambience (3.68). Beside these, it can be interpreted that, among customers having experience with bank for above 10 years, employee behaviour (3.91) is the most pleasing factor followed by product quality (3.55) and branch ambience (3.47).

7.8.6 Customer-wise difference in terms of customers having and not having account with other bank regarding the factors of customer loyalty

H0.7.9: There is no significant difference between customers having and not having account with other bank with respect to the factors of customer loyalty

Table 7.17: t test for significant difference between customers having and not having account with other banks with respect to the factors of customer loyalty

Factors	Account in other bank				T value	P Value
	Yes		No			
	Mean	SD	Mean	SD		
Branch ambience	3.38	0.97	3.71	0.72	4.072	<0.001**
Employee behaviour	3.64	1.02	3.99	0.84	4.026	<0.001**
Product quality	3.45	0.98	3.80	0.75	4.295	<0.001**

Source: Primary data
*Note : 1. ** denotes significant at 1% level.*

Since the P value is less than 0.01, the null hypothesis is rejected at 1 percent level with regard to the factors namely branch ambience, employee behaviour and product quality. It shows there is a significant difference between customers having account with another bank and customers not having account with another bank regarding the factors branch ambience, employee behaviour and product quality.

Based on mean score, it can be inferred that customers not having account with another bank feel more interest in the factor branch ambience than customers having account with another bank. Also customers not having account with another bank feel more happiness in the factor employee behaviour than customers having account with another bank. Beside these, customers not having account with another bank feel more interest in the factor product quality than customers having account with another bank.

Mean scores portray, customers having account with another bank shows employee behaviour (3.64) as the important influenced factor followed by product quality (3.45), and branch ambience (3.38). It is also understood that, customers not having account with another bank shows more interest in the factor employee behaviour (3.99) followed by product quality (3.80), and branch ambience (3.71).

7.9 Conclusion

In the present chapter, three hypotheses were tested, and a model for the influence of branch ambience, employees' behaviour and product quality on customer loyalty of KGB were developed based on the results of the hypotheses testing. The first two hypotheses were supported in this model, and the study does not support the final hypothesis that product quality has a positive effect on customer satisfaction. The fit indices reveal that both CFA and SEM models are a good fit. Comparative analysis was also made between various socio-demographic factors of the bank customers and the loyalty related factors of Kerala Gramin Bank, such as branch ambience, employees' behaviour and product quality.

Chapter 8

Mediating Role of Customer Satisfaction in the Relationship between Service Quality and Customer Loyalty of the Kerala Gramin Bank

Contents	8.1	*Introduction*
	8.2	*Objective of the chapter*
	8.3	*The Baron and Kenny (1986) method for Mediation*
	8.4	*Results of Mediation*
	8.5	*Sobel's Test for measuring the Significance of Mediation*
	8.6	*Mediating role of customer satisfaction in the relationship between service quality and customer loyalty of Kerala Gramin Bank*
	8.7	*Sobel's Test Calculation for the significance of Mediation*
	8.8	*Conclusion*

8.1 Introduction

The present chapter explains the fifth research objective of the study to examine the mediating role of customer satisfaction in the relationship between service quality and customer loyalty of Kerala Gramin Bank. The Baron and Kenny (1986) method using IBM SPSS AMOS 21 software package used to analyze the mediation hypothesis of this chapter.

8.2 Objective of the chapter

Objective V: To examine the mediating role of customer satisfaction in the relationship between service quality and customer loyalty.

8.3 The Baron and Kenny (1986) method for Mediation

The Baron and Kenny (1986) method is an analysis strategy for testing mediation hypotheses. In this mediation method, there are two paths to the dependent variable. The independent variable must predict the dependent variable, and the independent variable must predict the mediator. Mediation is tested through three regressions:

1. Independent variable predicting the dependent variable
2. Independent variable predicting the mediator
3. Independent variable and mediator predicting the dependent variable

The following conditions must be met in the results to support mediation:

(1) The independent variable is shown to meaningfully influence the dependent variable in the first regression equation.

(2) Independent variable is shown to expressively influence the mediator in the second regression equation.

(3) The mediator must significantly influence the dependent variable in the third equation. Here, the independent variable and mediator are entered as predictors.

8.4 Results of Mediation

Complete mediation exists when the independent variable no longer impacts the dependent variable after the mediator has been controlled, and all the above situations are met. *Partial mediation* occurs when the independent variable's impact on the dependent variable is reduced after the mediator is controlled. *No mediation* is present when the independent variable still has

substantial effects on the dependent variable after the mediator has been introduced, and all of the above conditions are met.

8.5 Sobel's Test for measuring the significance of Mediation

Sobel's test (Kaufman et al., 2004) is performed to see if the relationship between the independent variable and dependent variable has been expressively reduced after insertion of the mediator variable. In other words, this test assesses whether a mediation outcome is substantial. It examines the relationship between the independent variable and the dependent variable compared to the relationship between the independent variable and dependent variable, including the mediation factor. The Sobel test is more precise than the Baron and Kenny steps explained above; however, it does have low statistical power. As such, large sample sizes are required to have a satisfactory influence to detect noteworthy effects.

8.6 Mediating role of customer satisfaction in the relationship between service quality and customer loyalty of Kerala Gramin Bank

MED.H.8.1: Customer satisfaction has a mediating role in the relationship between service quality and customer loyalty of Kerala Gramin Bank

8.6.1 Model 1: Relationship between service quality and customer loyalty

In this model, the relationship between service quality and customer loyalty is being examined. Service quality is the exogenous variable, and customer loyalty is the endogenous variable. Figure 8.1 shows the details of the relationship between the two

Figure 8.1: Model 1- Relationship between service quality and customer loyalty

Figure 8.1 depicts the direct relationship between service quality and customer loyalty. It can be observed that service quality has a positive and significant effect on the customer loyalty factor with a path value of 0.87 (Figure 9.1). The path values associated with standardized regression coefficients, which represent the amount of change in the dependent variable given a standard deviation unit change in the independent variable.

Table 8.1: Model fitness for the relationship between service quality and customer loyalty

Model	CMIN/DF	P-Value	GFI	AGFI	CFI	RMSEA
Study Model	1.128	0.000	0.989	0.961	0.995	0.040
Recommended Value	Acceptable Fit 1-5	Greater than 0.05	Greater than 0.9	Greater than 0.9	Greater than 0.9	Less than 0.08

The value of Chi-square to the degrees of freedom ratio for an acceptable model should be less than 5. In this case, the value is 1.128, which is very well within the suggested maximum value. The RMSEA score is 0.040, well below the accepted threshold score of 0.0.80. Moreover, the GFI and AGFI values are above 0.9 and CFI is also got above 0.9 for which 1.0 indicates exact fit. Thus the model is a good fit.

Table 8.2: Model summary of relationship between service quality and customer loyalty

Path index			Beta Estimate (Standardised)	P-value	Result
Customer loyalty	←	Service quality	0.87	<0.001**	Significant

Source: Extracted from the model
*** denotes significant @ 1% level*

The summary of estimates in the table reveals that the relationship between service quality and customer loyalty is significant as indicated by p-value, which is less than 0.01. Thus, it can be concluded that service quality has a positive and direct effect on customer loyalty with a Beta Estimate of 0.87. From this model, it can be inferred that service quality is a significant cause for enhancing the customer loyalty of Kerala Gramin Bank.

8.6.2 Model 2: Relationship between service quality and customer satisfaction

This model examines the relationship between service quality and customer satisfaction. Service quality is the independent variable, and customer satisfaction is the dependent variable.

Figure 8.2 Relationship between service quality and customer satisfaction
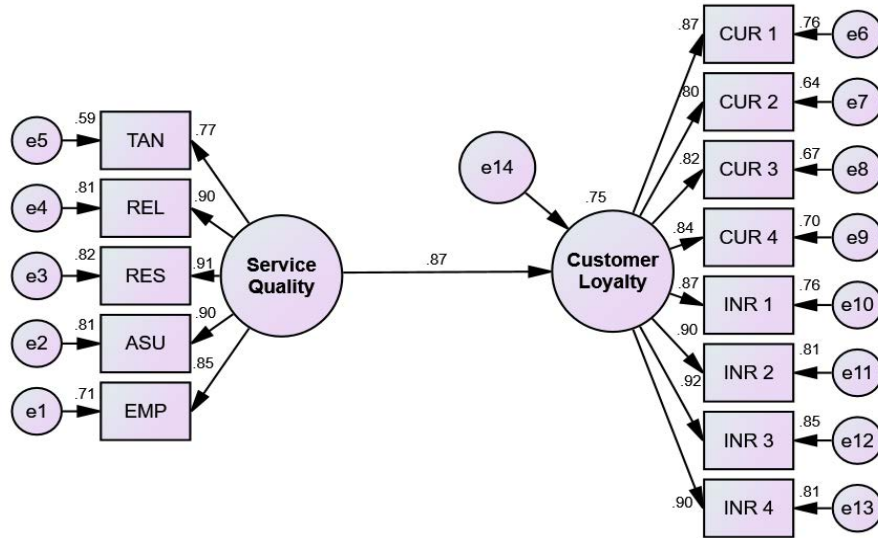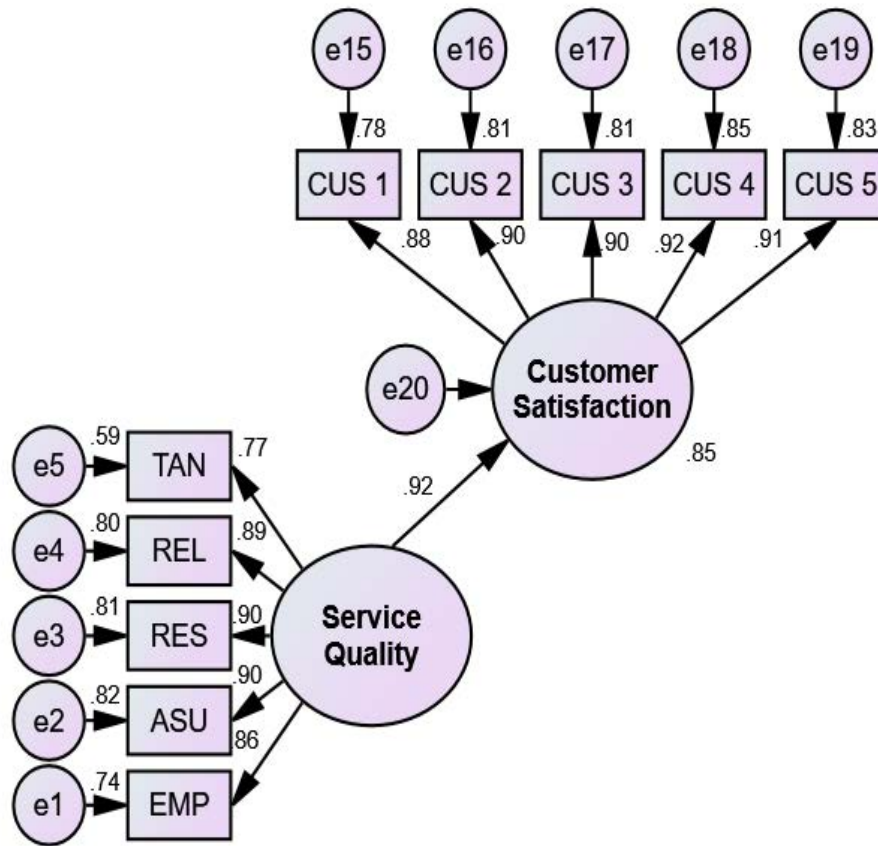

Figure 8.2 depicts the direct relationship between service quality and customer satisfaction. It can be observed that service quality has a positive and significant effect on customer satisfaction with a path value of 0.92. Table 9.3 gives a picture of the model fitness indices and the summary of estimates for the above model.

Table 8.3: Model fitness for relationship between service quality and customer satisfaction

Model	CMIN/DF	P-Value	GFI	AGFI	CFI	RMSEA
Study Model	1.324	0.000	0.997	0.984	0.997	0.041
Recommended Value	Acceptable Fit 1-5	Greater than 0.05	Greater than 0.9	Greater than 0.9	Greater than 0.9	Less than 0.08

The value of Chi-square to the degrees of freedom ratio for an acceptable model should be less than 5. In this case, the value is 1.324, which is very well within the suggested maximum value. The RMSEA score is 0.041, well below the accepted threshold score of 0.080. Moreover, the GFI and AGFI values are above 0.9 and CFI is also got above 0.9 for which 1.0 indicates exact fit. Thus the model is a good fit.

Table 8.4 Model summary for the relationship between service quality and customer satisfaction

Path index			Beta Estimate (Standardised)	P-value	Result
Customer satisfaction	←	Service quality	0.92	<0.001**	Significant

Source: Extracted from the model

*** denotes significant @ 1% level*

The summary of estimates in the table reveals that the relationship between service quality and customer satisfaction is significant as indicated by p-value, which is less than 0.01. Thus, it can be concluded that service quality has a positive and direct effect on customer satisfaction.

8.6.3 Model 3 – Relationship between service quality and customer loyalty with customer satisfaction as the mediating variable

This model helps to understand the relationship between service quality and customer loyalty with customer satisfaction as the mediating variable. To study the mediation effect in the relationship between two variables, it is assumed that the relationship between the independent variable and the dependent variable is influenced because of the presence of the third variable which is the mediator variable. Here, service quality taken as an independent variable, customer loyalty is considered as the dependent variable, and customer satisfaction is regarded as the mediator variable.

Figure 8.3*: **The relationship between service quality and customer loyalty with customer satisfaction as the mediating variable**
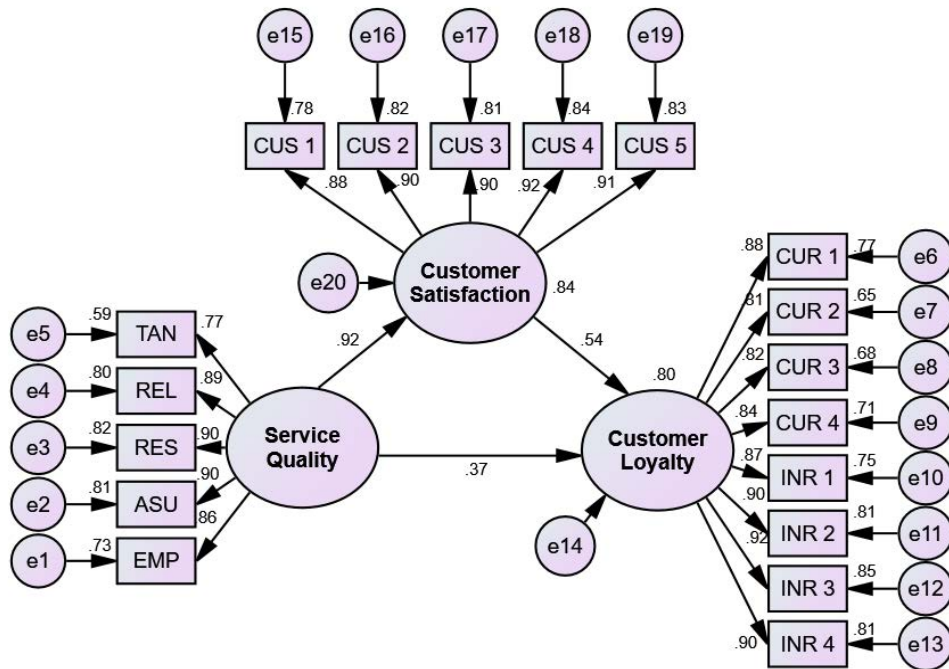
Table 8.5: Fit indices of the relationship between service quality and customer loyalty with customer satisfaction as the mediating variable

Model	CMIN/DF	P-Value	GFI	AGFI	CFI	RMSEA
Study Model	2.384	0.000	0.989	0.957	0.994	0.053
Recommended Value	Acceptable Fit 1-5	Greater than 0.05	Greater than 0.9	Greater than 0.9	Greater than 0.9	Less than 0.08

The value of Chi-square to the degrees of freedom ratio for an acceptable model should be less than 5. In this case, the value is 2.384, which is very well within the suggested maximum value. The RMSEA score is 0.053, well below the accepted threshold score of 0.080. Moreover, the GFI and AGFI values are above 0.9 and CFI is also got above 0.9 for which 1.0 indicates exact fit. Thus the model is a good fit.

Table 8.6: Relationship between service quality and customer loyalty with customer satisfaction as the mediating variable (direct and indirect effects)-Summary of estimates

Variables	Path	Variables	Beta Estimate	P value	Result
Customer loyalty	←	Service quality	0.37	<0.001**	Significant
Customer satisfaction	←	Service quality	0.92	<0.001**	Significant
Customer loyalty	←	Customer satisfaction	0.54	<0.001**	Significant

Source: Extracted from the model

*** indicates significant at 1% level*

From the figure 8.3 it can be seen that when the mediating variable, customer satisfaction, is included in the model, the direct effect between service quality and customer loyalty remains significant. However, the direct effect of service quality on customer loyalty has reduced to 0.37 from the earlier direct effect of 0.87 due to the introduction of the mediator variable that customer satisfaction. The direct effect of service quality on customer satisfaction is 0.92 and the direct effect of customer satisfaction on customer loyalty is 0.54. The indirect effect of service quality on customer loyalty can now be calculated by multiplying the two direct effects of service quality on customer satisfaction i.e. 0.92 x 0.54 = 0.50. The same effect can be further confirmed by the summary of estimates given below.

Summary of Estimates

Table 8.7: Before mediator variable entered in to the model – Direct Effect

Dependent variable	Path	Independent variable	Beta Estimate	P value	Result
Customer loyalty	←	Service quality	0.87	<0.001**	Significant

Source: Extracted from the model

*** indicates significant at 1% level*

Table 8.8: After mediator variable customer satisfaction entered in to the model– Indirect Effect

Constructs	Path	Varaibles	Beta Estimate	P value	Result
Customer loyalty	←	Service quality	0.37	<0.001**	Significant
Customer satisfaction	←	Service quality	0.92	<0.001**	Significant
Customer loyalty	←	Customer satisfaction	0.54	<0.001**	Significant

Source: Extracted from the model
*** indicates significant at 1% level*

Tables 8.7 and 8.8 reveal that the mediation effect of customer satisfaction between service quality and customer loyalty is partial as the direct effect between them gets reduced but remains significant. The mediation effect is further confirmed with the Sobel's test calculation.

8.7 Sobel's Test calculation for the significance of Mediation

Table 8.9 reveals the results of the Sobel's, test calculation to find out the significance of the mediation effect in the above model.

Table 8.9: Sobel's Test calculation for the Significance of Mediation

Path	Path Value (unstandardized)	Standard Error	Significance of Mediation effect		Result of hypothesis testing
			Sobel's Test		
			Test value	Sig.	
SQ-CL	0.37	0.071			**MED.H 8.1 Supported**
SQ-CS	0.92	0.038	7.85	<0.001**	
CS-CL	0.54	0.065			

Source: Extracted from the model
*** indicates significant at 1% level*

The result of the test shows that the relationship between service quality and customer loyalty via the mediation variable, customer satisfaction is significant at 1 percent level of significance which means that there is a mediation effect between service quality and customer loyalty of the KGB customers which is influenced by customer satisfaction. However, the direct effect remains significant even after the introduction of the mediator variable, customer satisfaction, which indicates that the mediation effect is partial.

This shows that there is an indirect effect of service quality on customer loyalty. Therefore, it can be concluded that customer satisfaction plays important role in the relationship between service quality and customer loyalty of the KGB. To obtain higher loyalty among the bank customer towards the Kerala Gramin Bank, considerable amount of their satisfaction is to be attained.

The findings have suggested that it is important to achieve customer satisfactions to obtain customer loyalty (intention to retain with bank and positive word of mouth referral) of the bank customers. Otherwise, development efforts invested by the Kerala Gramin Bank to attract the customers will not be more effective. Thus, KGB should focus on exhibiting uniqueness in the service quality that would meet customer satisfaction.

8.8 Conclusion

The present chapter covered the fifth objective of the research to examine the mediating role of customer satisfaction in the relationship between service quality and customer loyalty of Kerala Gramin Bank. The Baron and Kenny (1986) method adopted for analyzing the mediation hypothesis of this chapter. The study shows that customer satisfaction plays an important role in the relationship between service quality and customer loyalty. Therefore, in order to improve the loyalty of the customers, a considerable amount of customer satisfaction is to be obtained.

The Moderating Effect of Customers' Trust on the Effect of Customer Satisfaction on Customer Retention and Word of Mouth Referral

9.1 Introduction

The present chapter deals with the sixth objective of the study that to extract the moderating effects of customers' trust on the effect of customer satisfaction on customer retention and word of mouth referral. For testing the moderation effects, IBM SPSS AMOS 21 software package employed.

9.2 Objective of the chapter

Objective VI: To extract the moderating effect of customers' trust on the effect of customer satisfaction on customer retention and word of mouth referrals

9.3 Moderation analysis: An overview

Moderating variable is the variable that "moderates the effects" of an independent variable on its dependent variable. The social science

researchers, in particular, define the moderator as the variable that "interfere" in the relationship between an independent variable and its corresponding dependent variable. For illustration, let M be the moderator variable in the X-Y relationship. Then the moderation role of M is "to alter" the effects of X on Y. (Zainudin, 2012)

Before introducing a moderator into the model, the effect of independent variable X on its dependent variable Y must exist and significant. Thus, when a moderator M enters the model, the causal effects would change due to some "interaction effect" between independent variable X and moderator variable M just entered. As a result, the "effects" of X on Y could either increase or decrease. In other words, the effect of the independent variable on its dependent variable would depend on the level of the moderator variable. (Zainudin, 2012)

9.4 The effects of customer satisfaction (independent variable X) on customer retention and word of mouth referrals (dependent variable Y)

Before introducing a moderator into the model, the effects of independent variable X on its dependent variable Y must exist and significant (Zainudin, 2012)

In the present study the customer satisfaction is the independent variable and the customer retention and word of mouth referrals are the independent variables. Customer trust is the moderator variable. The moderating effect of customer trust among the relationship between customer satisfaction and customer retention and word of mouth referrals establisehed in the present chapter

Figure: 9.1: The effect of customer satisfaction (independent variable X) on customer retention and word of mouth referrals (dependent variables Y)
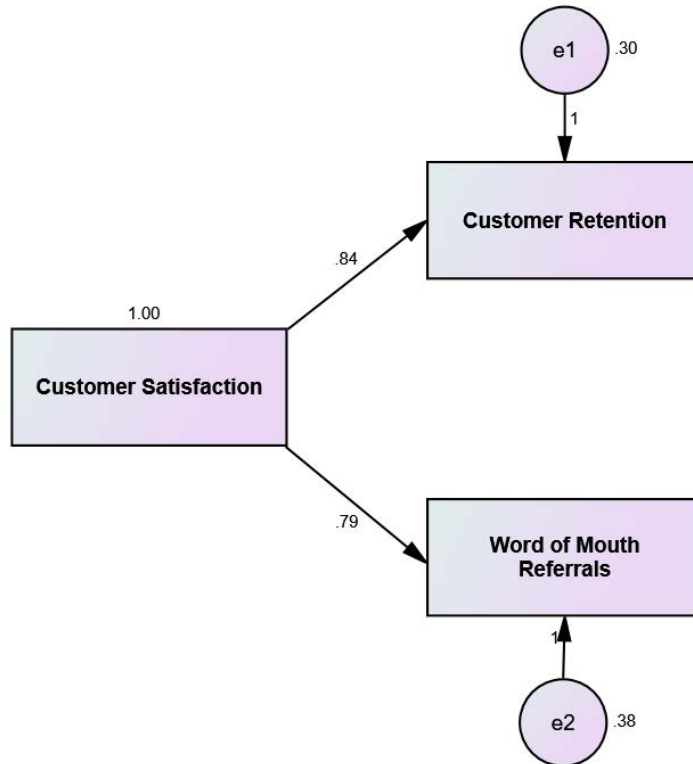
Table 9.1: Model fit indices for testing the effect of independent variable X on its dependent variable Y

ATTRIBUTES	CMIN/DF	P-VALUE	GFI	AGFI	CFI	RMSEA
Study model	2.987	0.287	0.993	0.963	0.997	0.047
Recommended value	Acceptable fit [1-5]	Greater than 0.05	Greater than 0.9	Greater than 0.9	Greater than 0.9	Less than 0.08
Literature support	Hair et al., (1998)	Barrett (2007)	Hair et al. (2006)	Hair et al. (2006)	Hu and Bentler (1999)	Hair et al. (2006)

Table 9.1 represents the CFA model fit indices to assess the overall model fit. The value of Chi-Square to the degrees of freedom ratio for an acceptable model should be less than 5. In this case, the value is 2.987 which are very well within the suggested maximum value. The RMSEA score is 0.008, well below the accepted threshold score of 0.047. Moreover, the GFI and AGFI values are above 0.9 and CFI is above 0.9 for which 1.0 indicates exact fit. Thus, the model is a good fit and can be considered for further analysis.

In the present study customer satisfaction is the independent variable and customer retention and word of mouth referrals are the dependent variables.

Table No. 9.2 Summary of estimates for testing the effects of customer satisfaction (independent variable X) on customer retention and word of mouth referrals (dependent variable Y)

Construct	Path	Construct	Estimate	S.E	C. R	P-value
Customer Retention	←	Customer Satisfaction	0.84	0.021	39.04	<0.001**
Word of mouth referrals	←	Customer Satisfaction	0.79	0.024	32.24	<0.001**

Source: Extracted from the model
*** denotes significant at 1 % level of significance*

The above table and SEM diagram visibly shown that customer Satisfaction has a positive and significant effect on customer retention and Word of mouth referrals. Thus the first condition of the moderation testing that 'Before introducing a moderator into the model, the effects of independent variable X on its dependent variable Y must exist and significant' is satisfied. (Zainudin, 2012)

9.5 Effect of customer satisfaction on customer retention and word of mouth referrals moderated by customers' trust

9.5.1 Hypotheses formulation

MOH.9.1: A higher level of customer satisfaction in the KGB services will result in higher customer retention.

MOH.9.2: A higher level of customer satisfaction in the KGB services will result in higher word of mouth referrals.

MOH.9.3: A higher level of customers' trust in the bank will result in higher customer retention.

MOH.9.4: A higher level of customers' trust in the bank will result in higher word of mouth referrals

MOH.9.5: The strength of the relationship between customer satisfaction and customer retention is moderated by customers' trust.

MOH.9.6: The strength of the relationship between customer satisfaction and word of mouth referrals is moderated by customers' trust.

Figure 9.2 Interaction moderation model based on Unstandardized Regression Coefficients
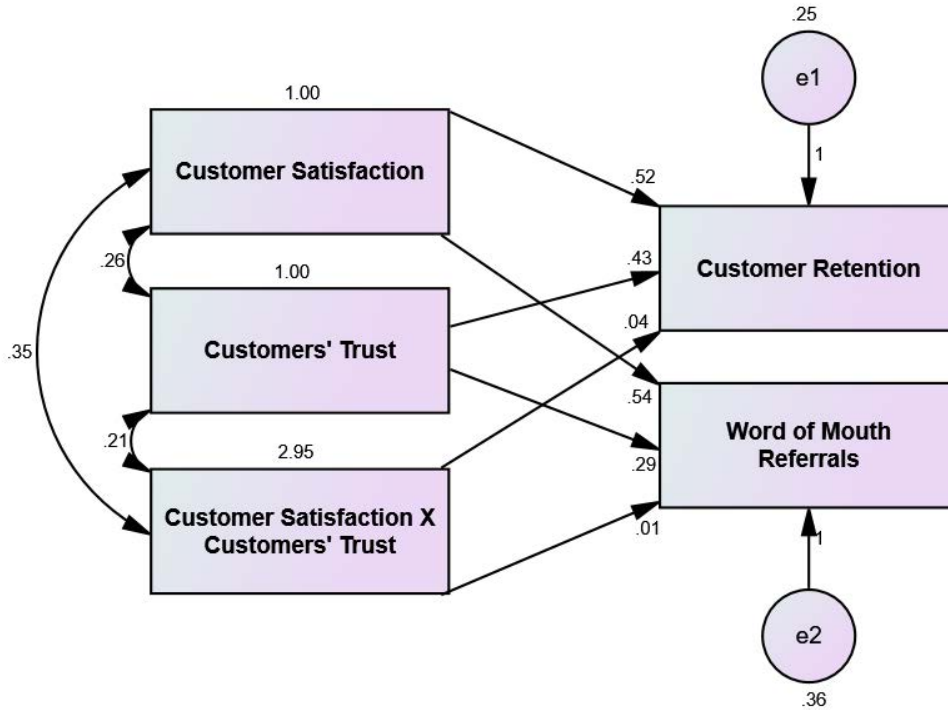
Table 9.3: Model fit indices for testing the effects of independent variable X on its dependent variable Y via moderation variable W

ATTRIBUTES	CMIN/DF	P-VALUE	GFI	AGFI	CFI	RMSEA
Study model	2.314	0.000	0.979	0.926	0.988	0.068
Recommended value	Acceptable fit [1-5]	Greater than 0.05	Greater than 0.9	Greater than 0.9	Greater than 0.9	Less than 0.08
Literature support	Hair et al., (1998)	Barrett (2007)	Hair et al. (2006)	Hair et al. (2006)	Hu and Bentler (1999)	Hair et al. (2006)

Table 9.3 represents the CFA model fit indices to assess the overall model fit. The value of Chi-Square to the degrees of freedom ratio for an acceptable model should be less than 5. In this case, the value is 2.314 which are very well within the suggested maximum value. The RMSEA score is 0.068, well below the accepted threshold score of 0.08. Moreover, the GFI and AGFI values are above 0.9 and CFI is above 0.9 for which 1.0 indicates exact fit. Thus, the model is a good fit and can be considered for further analysis.

Table No. 9.4 Summary of estimates of the moderation model

Construct	Path	Construct	Estimate	S.E	C. R	P-value
Customer retention	←	Customer Satisfaction	0.52	0.040	13.10	<0.001**
Word of Mouth Referrals	←	Customer Satisfaction	0.54	0.047	11.47	<0.001**
Customer retention	←	Customers' Trust	0.43	0.041	10.47	<0.001**
Word of Mouth Referrals	←	Customers' Trust	0.29	0.049	6.04	<0.001**
Customer retention	←	Customer Satisfaction x Customers' Trust	0.04	0.016	2.51	0.012*
Word of Mouth Referrals	←	Customer Satisfaction x Customers' Trust	0.01	0.019	0.394	0.694[NS]

Source: Extracted from the model
** denotes 1% significance level; * denotes 5% significance level; NS denotes Non-significant

The interaction moderation model shows that customer satisfaction has a positive and significant effect on customer retention and word of mouth referrals. Customers' trust has a positive and significant effect on customer retention and word of mouth referrals. Interaction of customer satisfaction and customers' trust has a positive and significant effect on customer retention. Interaction of customer satisfaction and customers' trust does not have a significant effect on word of mouth referrals. The details of the moderation effect from the model are depicted below

Table No. 9.5: Summary of moderation effect - I

Construct names			Unstandardized Regression Coefficients		
Independent construct	Moderator	Dependent construct	Independent construct	Moderator	Interaction
Customer Satisfaction	Customers' Trust	Customer Retention	0.52**	0.43**	0.04*

Source: Extracted from the model
*** denotes 1% significance level; * denotes 5% significance level*

The above table shows that the strength of the relationship between customer satisfaction and customer retention is positively and significantly moderated by customers' trust. As a moderator, customers' trust strengthens the positive relationship between customer satisfaction and customer retention. The following table depicts the simple slop test, which confirms the moderation effect.

Graph 9.1: Simple slop test plots of two-way interaction effect for unstandardized variables for moderation effect– I

Figure 9.3: Interaction of customer satisfaction and customers trust to predict customer retention
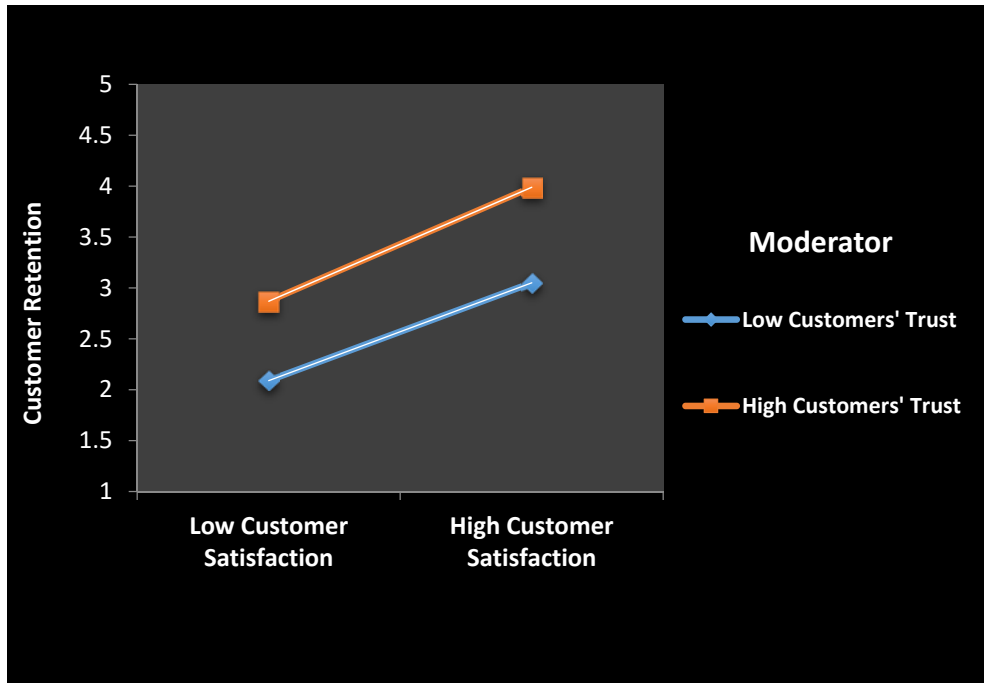
Result of Two-way interaction: customers' trust strengthens the positive relationship between customer satisfaction and customer retention. It means customer satisfaction has a stronger effect on the retention of KGB customers when customers feel trust in Kerala Gramin Bank.

Table No. 9.6: Summary of moderation effect - II

Variable names			Unstandardized Regression Coefficients		
Independent variable	Moderator	Dependent variable	Independent variable	Moderator	Interaction
Customer Satisfaction	Customers' Trust	Word of Mouth Referrals	0.54**	0.29**	0.01^{NS}

*Source: Extracted from the model*
*** denotes 1% significance level; NS denotes Non-significant*

This table shows that the strength of the relationship between customer satisfaction and word of mouth referrals is not significantly moderated by customers' trust. As a moderator, customers' trust does not have any moderating effect in the relationship between customer satisfaction and word of mouth referrals. Therefore, it can be concluded that customer satisfaction does not have stronger effect on word of mouth referrals of customers when customers feel trust in Kerala Gramin Bank.

9.6 Conclusion

The present chapter examined the moderating effect of customers' trust on the effect of customer satisfaction on customer retention and word of mouth referrals of the KGB customers. The results show that customer satisfaction has a direct effect on customer retention and word of mouth referrals. As a moderator, customers' trust strengthens the positive relationship between customer satisfaction and customer retention whereas, customers' trust either strengthens or weaken the relationship between customer satisfaction and word of mouth referrals. Therefore, the moderator variable, customers' trust has a significant and positive effect on the relationship between customer satisfaction and customer retention.

Chapter 10

Summary of Findings, Recommendations and Conclusion

10.1   Introduction

Giving quality service denotes meeting the requirements to customer expectations regularly. Service quality is the degree and direction of the discrepancy between consumer's perceptions and expectations in terms of different but relatively important dimensions of the service quality, which can affect their future purchasing behaviour. From the customer point of view, quality means fitness for use and meeting customer satisfaction (Parasuraman, Zeithaml, & Berry, 1985). Service quality is an important aspect that affects the competitiveness of a business. Banks should increase the quality of service constantly since there is no assurance that the current outstanding service is also suitable for the future. Consequently, banks should develop a new strategy to satisfy their customer and should provide quality service to distinguish themselves from rivalries (Siddiqi, 2011).

The regional rural banks formed to provide cheap and liberal credit facilities to small and marginal farmers and rural marginalized poor, which act as a catalyst for economic development and growth (Rao & Rao, 2014).

The regional rural banks compete with the other commercial banks to survive in the financial market. The present study attempted to measure the quality of service provided to the Kerala Gramin Bank. The descriptive and analytical study also emphasizes the post service behaviour of the customers of the bank. Both primary and secondary data used to achieve the objectives of the study. The primary data are collected from 642 retail customers of the bank by using a structured and validated questionnaire.

The present chapter depicts the vital part of the thesis specifying the significant findings of the study, recommendations and concluding remarks. Findings are presented on the basis of the objectives of the study. Besides these, directions for future research are also included in this chapter.

10.2   Summary of findings of the study

10.2.1 The service quality factors offered by the Kerala Gramin Bank
10.2.1.1 The level of service quality offered by the Kerala Gramin Bank

- Kerala Gramin banks offer moderate level of tangibility factor to their customers. It means the Kerala Gramin Bank have moderate level up to date and modern equipment, visually appealing physical facilities, well dressed and apparently neat employees, and clean bank environment.

- The bank offer moderate level of reliability factor such as promptness in right services, sincere interest in solving problems of the customers, offering promised services, and maintenance of error-free records to their customers.

- Kerala Gramin bank have moderate level of responsiveness to their customers such as quick replies on customer queries, timeliness in

services, efficient customer support and willingness to help customers.

- The bank offer moderate level of assurance factor such as quick and efficient delivery of services, politeness of staff towards customers, well knowledgeable answers for customers' questions, and safe bank transactions.

- KGB offers moderate level of empathy towards their customers. It means that the bank have moderate level understanding towards their customers' needs, strong customer relationship, priority towards customers' interest, individual attention to the customers, and convenient operating hours for the customers.

Table 10.1: Summary of level of service quality offered by Kerala Gramin Bank (objective –I)

SI. No.	Constructs	Level of service quality offered by the Kerala Gramin Bank
1	Tangibility	*Moderate level*
2	Reliability	*Moderate level*
3	Responsiveness	*Moderate level*
4	Assurance	*Moderate level*
5	Empathy	*Moderate level*

10.2.1.2 The level of service quality across various socio-demographic profiles of the KGB customers

- There is significant association among various socio-demographic profiles of the bank customers such as gender, age, educational qualifications, occupation of the customers, customer's experience

with bank and customers having and not having account with other bank, and level of tangibility factor

- Male customers feel low level of tangibility, whereas, female customers feel high level of tangibility in service quality of KGB.

- Below 25 years age group customers feel low level of tangibility in service quality of KGB than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers feel high level of tangibility than other age group customers.

- Customers having professional degree or diploma feel low level of tangibility in service quality than any other groups of customers such as customers having qualification below SSLC, SSLC, higher secondary, graduation degree and post-graduation degree. On other hand, Customers having higher secondary qualification feel high level of tangibility than any other groups

- Private sector employed customers, feel low level of tangibility in service quality of KGB than other groups such as government sector employed customers, self-employed customers, student customers, house wife customers and customers engaged in other occupation. House wife customers feel high level of tangibility than other group of customers.

- Customers having experience with bank for 1-3 years feel low level of tangibility than other groups of customers like customers having experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank 6-10 years feel high level of tangibility than other groups.

- Customers who have account with other bank feel low level of tangibility in service quality of KGB than customers who does not have account with other bank. Whereas, customers who does not have account with other bank feel high level of tangibility than customers who have account with other bank.

- There is significant association among various socio-demographic profiles of the bank customers such as gender, age, educational qualifications, occupation of the customers, customer's experience with bank and customers having and not having account with other bank, and level of reliability of factor offered by Kerala Gramin Bank

- Male customers feel low level of reliability, whereas, female customers feel high level of reliability in service quality of KGB.

- Below 25 years age group customers feel low level of reliability in service quality of KGB than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers feel high level of reliability than other age group customers.

- Customers having qualification below SSLC feel low level of reliability in service quality of KGB than customers having SSLC qualification, higher secondary qualification, graduation degree, post-graduation degree and professional degree or diploma. On other hand, customers having higher secondary qualification feel high level of reliability than any other groups.

- Student customers, feel low level of reliability in service quality of KGB than other groups such as government sector employed customers, private sector employed customers, self-employed

customers, house wife customers and customers engaged in other occupation. House wife customers feel high level of reliability than other group of customers.

- Customers having experience with bank for 1-3 years feel low level of reliability than other groups of customers like customers having experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank for above 10 years feel high level of reliability than other groups.

- Customers who have account with other bank feel low level of reliability in service quality of KGB than customers who does not have account with other bank. Whereas, customers who does not have account with other bank feel high level of reliability than customers who have account with other bank.

- There is association among various socio-demographic profiles of the bank customers such as gender, age, educational qualifications, occupation of the customers, customer's experience with bank and customers having and not having account with other bank, and level of responsiveness provided by Kerala Gramin Bank.

- Male customers feel low level of responsiveness, whereas, female customers feel high level of responsiveness in service quality of KGB.

- Below 25 years age group customers feel low level of responsiveness in service quality of KGB than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers feel high level of responsiveness than other age group customers.

- Customers having qualification below SSLC feel low level of responsiveness in service quality of KGB than customers having SSLC qualification, higher secondary qualification, graduation degree, post graduation degree and professional degree or diploma. On other hand, customers having higher secondary qualification feel high level of responsiveness than any other groups.

- Student customers feel low level of responsiveness in service quality of KGB than other groups such as government sector employed customers, private sector employed customers, self employed customers, house wife customers and customers engaged in other occupation. House wife customers feel high level of responsiveness than other group of customers.

- Customers having experience with bank for 1-3 years feel low level of responsiveness than other groups of customers like customers having experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank 6-10 years feel high level of responsiveness than other groups.

- Customers who have account with other bank feel low level of responsiveness in service quality of KGB than customers who does not have account with other bank. Whereas, customers who does not have account with other bank feel high level of responsiveness than customers who have account with other bank.

- There is significant association among various socio-demographic profiles of the bank customers such as gender, age, educational qualifications, occupation of the customers, customer's experience with bank and customers having and not having account with other bank, and level of assurance factor in the Kerala Gramin Bank.

- Male customers feel low level of assurance on service quality of KGB than female customers. Whereas, female customers feel high level of assurance factor of service quality.

- Below 25 years age group customers feel low level of assurance in service quality of KGB than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, 36 to 50 years age group customers feel high level of assurance than other age group customers.

- Customers having qualification below SSLC feel low level of assurance in service quality than any other groups of customers such as customers having SSLC qualification, higher secondary qualification, graduation degree, post graduation degree and professional degree or diploma. On other hand, Customers having higher secondary qualification feel high level of assurance than any other groups.

- Student customers feel low level of assurance in service quality of KGB than other groups such as government sector employed customers, private sector employed customers, self employed customers, house wife customers and customers engaged in other occupation. House wife customers feel high level of assurance than other group of customers.

- Customers having experience with bank for 1-3 years feel low level of assurance than other groups of customers like customers having experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank 6-10 years feel high level of assurance than other groups.

- There is significant association among various socio-demographic profiles of the bank customers such as gender, age, educational qualifications, occupation of the customers, customer's experience with bank and customers having and not having account with other bank, and level of empathy factor offered by the KGB.

- Male customers feel low level of empathy, whereas, female customers feel moderate level of empathy in service quality in Kerala Gramin Bank.

- 36 to 50 years age group customers feel low level of empathy in service quality of KGB than other age group such as below 26 years, 26 to 35 years and above 50 years. Whereas, below 25 years age group customers feel moderate level of empathy than other age group customers.

- Customers having qualification below SSLC feel low level of empathy in service quality of KGB than customers having SSLC qualification, higher secondary qualification, graduation degree, post graduation degree and professional degree or diploma. On other hand, customers having higher secondary qualification feel high level of empathy than any other groups.

- Private sector employed customers, feel low level of empathy in service quality of KGB than other groups such as government sector employed customers, self employed customers, student customers, house wife customers and customers engaged in other occupation. House wife customers feel high level of empathy than other group of customers.

- Customers having experience with bank for 1-3 years feel low level of empathy than other groups of customers like customers having

experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank 6-10 years feel high level of empathy than other groups.

- Customers who have account with other bank feel low level of empathy in service quality of KGB than customers who does not have account with other bank. Whereas, customers who does not have account with other bank feel high level of empathy than customers who have account with other bank.

- While considering all factors of service quality, male customers feel low level and female customers feel high level of quality in the services of Kerala Gramin bank.

- All factors of service quality except empathy, below 25 year age group customers feel low level and in all factors of service quality except assurance and empathy, above 50 year age group customers feel high level of quality in the services of KGB.

- All factors of service quality except tangibility, below SSLC educational qualification group customers feel low level and in all factors of service quality, higher secondary educational qualification group customers feel high level of quality in the services of KGB.

- All factors of service quality, house wife group customers feel high level of quality in the services of KGB.

- In all factors of service quality, 1-3 years of experience with bank customers feel low level and in all factors of service quality except reliability, 6-10 years of experience with bank customers feel high level of quality in the services of KGB

- In all factors of service quality except assurance, the customers who have account with another bank feel low level and the customers who

do not have account with another bank feel high level of quality in the services of KGB

Table 10.2: Summary of level of service quality across various socio-demographic variables of the Kerala Gramin Bank customers (objective–I)

Constructs	Levels	Gender	Age	Educational Qualification	Occupation	Experience with Bank	Account in other bank
Tangibility	Low level	Male	<25 years	Professional	Private sector	1-3 years	Account in other bank
Tangibility	High level	Female	> 50 years	Higher Secondary	House wife	6-10 years	Account not in other bank
Reliability	Low level	Male	<25 years	Below SSLC	Student	1-3 years	Account in other bank
Reliability	High level	Female	> 50 years	Higher Secondary	House wife	Above 10 years	Account not in other bank
Responsiveness	Low level	Male	<25 years	Below SSLC	Student	1-3 years	Account in other bank
Responsiveness	High level	Female	> 50 years	Higher Secondary	House wife	6-10 years	Account not in other bank
Assurance	Low level	Male	<25 years	Below SSLC	Student	1-3 years	NS
Assurance	High level	Female	36-50	Higher Secondary	House wife	6-10 years	NS
Empathy	Low level	Male	36-50	Below SSLC	Private sector	1-3 years	Account in other bank
Empathy	High level	Female (Moderate level)	<25 years (Moderate level)	Higher Secondary	House wife	6-10 years	Account not in other bank

Source: Primary data
NS denotes Non-Significant

10.2.1.3 Relative ranking of service quality factors offered by the Kerala Gramin Bank

- Ranking of the mean scores of service quality factors reveal that Reliability is the major service quality factor offered by the Kerala Gramin Bank to their customers followed by Assurance, Responsiveness, Tangibility and Empathy

10.2.1.4 The service quality factors across various socio-demographic profiles of the KGB customers

- There is a significant difference between male and female customers concerning all the dimensions of service qualities like tangibility, reliability, responsiveness, assurance and empathy.

- Compared with male customers, female customers feel more service quality from KGB such as tangibility, reliability, responsiveness, assurance and empathy than male customers.

- Male customers consider reliability as the most important service quality factor offered by the Kerala Gramin Bank followed by responsiveness, assurance, tangibility and empathy.

- Female customers are more influenced in the factors reliability and assurance equally in service qualities of Kerala Gramin Bank followed by tangibility and responsiveness equally and empathy.

- There is significance difference between age group of customers about service quality factors such as tangibility, reliability, assurance and responsiveness.

- There is no significance difference between age group of customers and the service quality factor empathy.

- Above 50 years age group customers are more influenced in the service quality factor tangibility than below 25 years and 26 to 35 years age group customers. More reliability in services of Kerala Gramin Bank are perceived by 26 to 35 years, 36 to 50 years and above 50 years age group customers than below 25 years age group customers. Above 50 years age group customers are more attracted to the service quality factor responsiveness than below 25 years age group customers. And customers in the age group 26 to 35 years, 36 to 50 years and above 50 years feel more assurance in the service quality of Kerala Gramin Bank than below 25 years age group customers.

- Below 25 years age group customers feel more attraction to the service quality factors responsiveness and empathy equally followed by tangibility and reliability equally and assurance.

- 26 to 35 years age group customers are more influenced in the factor reliability of service quality in Kerala Gramin Bank followed by assurance, responsiveness, empathy and tangibility.

- 36 to 50 years age group customers feel more attraction to the factors reliability and assurance equally in service quality of Kerala Gramin Bank followed by tangibility, empathy and responsiveness.

- Above 50 years age group customers feel KGB is better in the factor assurance followed by tangibility, reliability, responsiveness and empathy.

- There is a significant difference between educational qualification of bank customers concerning the factors of service quality such as tangibility, reliability, responsiveness, assurance and empathy.

- Customers with SSLC qualification feel better with the service factor tangibility than customers qualified professional degree or diploma. Also customers qualified higher secondary education have better experience with the bank regarding the factor tangibility than graduated customers, post graduated customers and customers having professional degree or diploma. Customers with higher secondary qualification feel more reliability in service quality of Kerala Gramin Bank than customers having qualification below SSLC and graduated customers. Customers qualified higher secondary feel more attraction to the factor responsiveness than customers having qualification below SSLC and graduated customers. Also customers with higher secondary qualification feel more assurance in service quality of Kerala Gramin Bank than graduated customers. And customers qualified higher secondary are more attracted to the factor empathy than customers having qualification below SSLC.

- Customers having qualification below SSLC have better opinion in the factor tangibility followed by assurance, reliability, empathy and responsiveness.

- Customers with SSLC qualification are more influenced in the factor reliability of service quality followed by assurance, tangibility, responsiveness and empathy.

- Customers with higher secondary qualification are more pleased with factor assurance in service quality of Kerala Gramin Bank followed by responsiveness and reliability equally, then tangibility and empathy.

- Graduated customers are more influenced in the service quality factor reliability followed by responsiveness and tangibility equally, and then empathy and assurance.

- Post graduate customers feel more attracted to the factor assurance in service quality of Kerala Gramin Bank followed by reliability, responsiveness, tangibility and empathy.

- Customers qualified with professional degree or diploma is more influenced in the service quality factor assurance followed by reliability, responsiveness, empathy and tangibility.

- There is a significant difference between occupation of bank customers concerning the factors of service quality like tangibility, reliability, responsiveness, assurance and empathy.

- Customers under house wife group feel more attraction in the service quality factor tangibility than government sector employed customers, private sector employed customers, student customers and customers engaged in other employment. Whereas, Government sector employed customers feel more reliability in service quality of KGB than student customers. Also customers under house wife group realize more reliability in service quality than private sector employed customers, self employed customers, student customers and customers engaged in other employment. However, house wife customers are more interested in the service quality factor responsiveness than self employed and student customers. Customers employed in government sector feel more assurance in service quality of Kerala Gramin Bank than student customers. Beside these, house wife customers realize more assurance in service quality than private

sector employed customers and student customers. Government sector employees are more attracted to the factor empathy than private sector employees. Also customers under house wife group are more influenced in service quality factor empathy than private sector employed customers, self employed customers, student customers and customers engaged in other employment.

- Customers employed in government sector are more influenced in the factor reliability in service quality of the bank followed by assurance, responsiveness and empathy equally and also tangibility.

- Private sector employed customers are more influenced in the factors reliability and responsiveness equally then followed by tangibility, assurance and empathy.

- Self employed customers are more attracted to the service quality factor assurance followed by tangibility, reliability, empathy and responsiveness.

- Student customers feel more interest in the factor empathy in service quality followed by tangibility, responsiveness, assurance and reliability.

- House wife customers are more influenced in the service quality factor reliability, followed by assurance, tangibility, empathy and responsiveness.

- Customers engaged in other employment are more influenced in the service quality factor reliability, followed by assurance, responsiveness, tangibility and empathy.

- There is a significant difference between experience of customers with bank and the factors of service quality such as tangibility, reliability, responsiveness assurance and empathy.

- Customers having 4-5 years of experience, 6-10 years of experience and above 10 years of experience with bank feel KGB has better tangibility and reliability factors than 1-3 years experienced customers. Customers with 4-5 years and 6-10 years of experience have better opinion to the factor responsiveness than customers with experience of 1-3 years. Customers having 4-5 years, 6-10 years and above 10 years of experience with bank feel more interested in the service quality factor assurance than 1-3 years experienced customers. And customers with 4-5 years and 6-10 years of experience with bank feel more attraction to the factor empathy than customers with experience of 1-3 years.

- Customers having 1-3 years of experience with bank feel more attraction to the factor assurance followed by tangibility, reliability and responsiveness equally and then empathy.

- Customers having 4-5 years of experience with bank are more pleased with the factor reliability followed by responsiveness, tangibility, assurance and empathy equally.

- Customers having experience with bank for 6-10 years are more influenced with the factor assurance, followed by reliability, responsiveness, empathy equally and then tangibility.

- Customers having experience with bank for above 10 years are more influenced in the service quality factor reliability, followed by tangibility, assurance, responsiveness and empathy.

- There is a significant difference between customers having account with another bank and customers not having account with another bank regarding the factors of service quality like tangibility, reliability, responsiveness, assurance and empathy.

- Customers not having account with another bank feel more attraction to the service quality factors of Kerala Gramin Bank tangibility, reliability, responsiveness, assurance and empathy than customers are having account with another bank.

- Customers having account with another bank are more influenced in the reliability and assurance of service quality of Kerala Gramin Bank equally, followed by responsiveness, tangibility and empathy.

- Customers not having account with another bank are more pleased with the service quality factor reliability followed by responsiveness, tangibility and empathy equally and then assurance.

Table 10.3: Summary of significant difference between demographic variables of customers' of the Kerala Gramin Bank with respect to dimensions of service quality

Dimensions of service quality	Test Results (P value and Decision regarding H0)					
	Socio-Demographic factors					
	Gender	Age	Qualification	Occupation	Experience	Account in another bank
Tangibility	<0.001** Rejected	<0.001** Rejected	<0.001** Rejected	<0.001** Rejected	<0.001** Rejected	<0.001** Rejected
Reliability	0.001** Rejected	0.001** Rejected	0.003** Rejected	<0.001** Rejected	<0.001** Rejected	<0.001** Rejected

Responsiveness	0.002**	0.017*	0.001**	0.003**	<0.001**	<0.001**
	Rejected	Rejected	Rejected	Rejected	Rejected	Rejected
Assurance	<0.001**	<0.001**	0.001**	<0.001**	<0.001**	0.009**
	Rejected	Rejected	Rejected	Rejected	Rejected	Rejected
Empathy	0.001**	0.130[NS]	0.017*	<0.001**	<0.001**	<0.001**
	Rejected	Accepted	Rejected	Rejected	Rejected	Rejected

Source: Primary data
** denotes significant at 1% level; * demotes significant at 1% level; [NS] denotes non-significance

10.2.2 The post service behaviour of customers' of the Kerala Gramin Bank

10.2.2.1 The level of post service behaviour of the Kerala Gramin Bank customers

- Customers feel moderate level of trust towards the Kerala Gramin Bank. It means the Kerala Gramin Bank provide moderate level honesty in their services, fairness in the transactions, and makes a sense of customers' feeling of trustworthy.

- The level of satisfaction provided by Kerala Gramin Bank to its customers is moderate.

- Customers getting moderate level of value from the services of Kerala Gramin Bank. It means that customers consider, KGB services is moderate level in terms of worthiness of money spend in the KGB, offering quality services at a reasonable price, and superior value for products & services.

- Majority of customers' have moderate level of intention to retention with bank. It shows that the customers have moderate level of intention to continue to with bank.

- The customers have moderate level of intention to recommend the services of Kerala Gramin Bank to others.

Table 10.4: Summary of level of post service behaviour of Kerala Gramin Bank customers (objective –II)

SI. No.	Constructs	Level of post service behaviour of the bank customers
1	Customers' Trust	*Moderate level*
2	Perceived Value	*Moderate level*
3	Customer Satisfaction	*Moderate level*
4	Customer Retention	*Moderate level*
5	Word of mouth referrals	*Moderate level*

10.2.2.2 The level of post service behaviour across various socio-demographic profiles of the KGB customers

- There is no significant association between gender of the customers and level of customers' trust among the customers of Kerala Gramin Bank

- There is association among various socio-demographic profiles of the bank customers such as age, educational qualifications, occupation of the customers, customer's experience with bank and customers having and not having account with other bank, and level of customers' trust of the customers of Kerala Gramin Bank

- Below 25 years age group customers perceive low level of trust in services of KGB than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers feel high level of trust than other age group customers.

- Customers having graduation degree feel low level of trust in services of KGB than any other groups of customers such as customers having qualification below SSLC, SSLC, higher secondary, post graduation degree and professional degree or diploma. On the other hand, Customers having higher secondary qualification feel high level of trust than any other groups.

- Private sector employed customers, perceive low level of trust in service of KGB than other groups such as government sector employed customers, self employed customers, student customers, house wife customers and customers engaged in other occupation. House wife customers perceive high level of trust than other group of customers.

- Customers having experience with bank for 1-3 years feel low level of customer trust in service of KGB than other groups of customers like customers having experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank 6-10 years feel high level of trust than other groups.

- Customers who have account with other bank feel low level of trust in service of KGB than customers who does not have account with other bank. Whereas, customers who does not have account with other bank feel high level of trust than customers who have account with other bank.

- There is no significant association between gender and level of customer satisfaction among Kerala Gramin Bank customers.

- There is association among various socio-demographic profiles of the bank customers such as age, educational qualifications, occupation of

the customers, customer's experience with bank and customers having and not having account with other bank, and level of customer satisfaction of Kerala Gramin Bank customers.

- Below 25 years age group customers perceive low level customer satisfaction in the services of KGB than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers feel high level customer satisfaction than other age group customers.

- Customers having qualification below SSLC feel low level of customer satisfaction in services of KGB than other groups of customers such as customers having SSLC qualification, higher secondary qualification, graduation degree, post graduation degree and professional degree or diploma. On the other hand, customers having higher secondary qualification feel high level of customer satisfaction than other groups.

- Student customers perceive low level of customer satisfaction in service of KGB than other groups such as government sector employed customers, private sector employed customers, self employed customers, house wife customers and customers engaged in other occupation. House wife customers perceive high level of satisfaction than other group of customers.

- Customers having experience with bank for 1-3 years feel low level of customer satisfaction than other groups of customers like customers having experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank 6-10 years feel high level of customer satisfaction than other groups.

- Customers who have account with other bank feel low level of satisfaction than customers who does not have account with other bank. Whereas, customers who do not have account with other bank feel high level of satisfaction than customers who have account with other bank

- There is no significant association between gender and level of perceived value among the customers of Kerala Gramin Bank.

- There is association among various socio-demographic profiles of the bank customers such as age, educational qualifications, occupation of the customers, customer's experience with bank and customers having and not having account with other bank, and level of perceived value among the customers of Kerala Gramin Bank.

- Below 25 years age group customers perceive low level of value in services of KGB than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers feel high level of value than other age group customers.

- Customers having graduation degree perceive low level of value in services of KGB than other groups of customers such as customers having qualification below SSLC, SSLC, higher secondary, post graduation degree and professional degree or diploma. On the other hand, Customers having higher secondary qualification perceive high level of value than other groups.

- Student customers perceive low level of value in service of KGB than other groups such as government sector employed customers, private sector employed customers, self employed customers, house wife customers and customers engaged in other occupation. House wife

customers perceive high level of value in KGB service than other group of customers.

- Customers having experience with bank for 1-3 years feel low level of perceived value in service of KGB than other groups of customers like customers having experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank 6-10 years feel high level of value than other groups.

- Customers who have account with other bank perceive low level of value in service of KGB than customers who does not have account with other bank. Whereas, customers who do not have account with other bank perceive high level of value than customers who have account with other bank.

- There is significant association among various socio-demographic profiles of the bank customers such as gender, age, educational qualifications, occupation of the customers, customer's experience with bank and customers having and not having account with other bank, and level of retention of customers of Kerala Gramin Bank.

- Male customers' have a low level of intention to retain with the bank, whereas, female customers shows high level retention intention in KGB.

- Below 25 years age group customers show low level of intention to retain in KGB than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers show high level of intention to retain in KGB than other age group customers.

- Customers having under graduate degree show low level of intention to retain in than any other groups of customers such as customers having qualification below SSLC, SSLC, higher secondary, post graduation degree and professional degree or diploma. On the other hand, Customers having higher secondary qualification have high level of intention than any other groups.

- Customers engaged in other occupations, show low level of intention to retain in KGB than other groups such as government sector employed customers, private sector employed customers, self employed customers, student customers, house wife customer. However, house wife customers show high level of intention than other group of customers.

- Customers having experience with bank for 1-3 years have low level of intention to retain in KGB than other groups of customers like customers having experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank for above 10 years show high level of intention than other groups.

- Customers who have account with other bank show low level of intention to retain in KGB than customers who does not have account with other bank. Whereas, customers who does not have account with other bank have high level of intention than customers who have account with other bank.

- There is no significant association between gender and level of word of mouth referral by Kerala Gramin Bank customers.

- There is association among various socio-demographic profiles of the bank customers such age, educational qualifications, occupation of

the customers, customers' experience with bank and customers having and not having account with other bank, and level of word of mouth referral by KGB customers.

- Below 25 years age group customers have low level of intention to give mouth referral about services of KGB than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers have high level of intention to say word of mouth referral than other age group customers.

- Customers who possess graduate degree have low level of intention to give mouth referral regarding services of KGB than any other groups of customers such as customers having qualification below SSLC, SSLC, higher secondary, post graduation degree and professional degree or diploma. On the other hand, Customers having qualification below SSLC have high level of intention to give word of mouth referral than any other groups.

- Student customers, have low level of intention to say word of mouth referral about service of KGB than other groups such as government sector employed customers, private sector employed customers, self employed customers, house wife customers and customers engaged in other occupation. However, house wife customers have high level of intention than other group of customers.

- Customers having experience with bank for 1-3 years have low level of intention to say word of mouth referral about service of KGB than other groups of customers like customers having experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas,

customers having experience with bank for above 10 years have high level of intention than other groups.

- Customers who have account with other bank have low level of intention to give mouth referral about service of KGB than customers who does not have account with other bank. Whereas, customers who does not have account with other bank have high level of intention than customers who have account with other bank.

- In most of post service behaviour factors, it is found that there is no significant association between gender and level of post service behaviour factors.

- Below 25 year age group customers feel low level of post service behaviour towards all factors and above 50 year age group customers feel high level of post service behaviour towards all factors considered.

- While considering all factors graduate customers feel low level of responses towards post service behaviour, except customer satisfaction, whereas, higher secondary educational qualification group customers feel high level of respponses on post service behaviour.

- House wife group customers feel high level of response towards all factors of post service behaviour.

- Customers having 1-3 years of experience with bank feel low level of responses towards all factors of post service behaviour and customers having 6-10 years of experience with bank customers feel high level of responses in all factors of post service behaviour except customer retention.

- In all factors of post service behaviour, the customers who have account with another bank feel low level of responses and the customers who do not have account with another bank feel high level of responses.

Table 10.5: Summary of level of post service behaviour across various socio-demographic variables of the Kerala Gramin Bank customers (objective –II)

Constructs	Levels	Gender	Age	Educational Qualification	Occupation	Experience with Bank	Account in other bank
Level of customers' trust	Low level	NS	<25 years	Graduation	Private sector	1-3 years	Account in other bank
	High level	NS	> 50 years	Higher Secondary	House wife	6-10 years	Account not in other bank
Level of customer satisfaction	Low level	NS	<25 years	Below SSLC	Student	1-3 years	Account in other bank
	High level	NS	> 50 years	Higher Secondary	House wife	6-10 years	Account not in other bank
Level of perceived value	Low level	NS	<25 years	Graduation	Student	1-3 years	Account in other bank
	High level	NS	> 50 years	Higher Secondary	House wife	6-10 years	Account not in other bank
Level of customer retention	Low level	Male	<25 years	Graduation	Other occupations	1-3 years	Account in other bank
	High level	Female	> 50 years	Higher Secondary	House wife	Above 10 years	Account not in other bank
word of mouth referral	Low level	NS	<25 years	Graduation	Student	1-3 years	Account in other bank
	High level	NS	> 50 years	Below SSLC	House wife	Above 10 years	Account not in other bank

Source: Primary data
NS denotes Non-Significant

10.2.2.3 Relative ranking of post service behaviours of Gramin bank customers

Ranking of the mean scores of post service behaviour of the customers reveal that Customers' trust is the major post service behaviour factor of the KGB customers followed by customer retention, Customer satisfaction, Word of mouth referrals and Perceived value.

10.2.2.4 Socio-demographic difference among the Gramin bank customers regarding the factors of post service behaviour.

- There exists a significant difference between male and female customers regarding the factors of post service behaviour of Kerala Gramin bank customers such as customer satisfaction, customer retention, customer trust and word of mouth referral.

- There exists no significant difference between male and female customers regarding the factor of post service behaviour of bank customers that perceived value.

- Female customers feel more trust in the services of Kerala Gramin Bank than male customers and female customers are also more satisfied in the bank services than male customers. Beside these, female customers have more intention to retain with bank and they are more ready to say positive comments regarding the banking service of Kerala Gramin Bank than male customers.

- Among the male customers, customers' trust is the most influencing post service behaviour followed by intention to retain with bank, customer satisfaction, perceived value and willingness to say positive comments.

- In the case of female customers, customers' trust is the most influencing factor of post service behaviour followed by customer retention, customer satisfaction, word of mouth referral and perceived value.

- There exists a significant difference between various age group bank customers regarding the factors of post service behaviour of Kerala Gramin Bank that customers' trust, perceived value, customer satisfaction, customer retention and word of mouth referral.

- Customers in the age group 26 to 35 years, 36 to 50 years and above 50 years feel more trust in Kerala Gramin Bank than customers in the age group below 25 years. And below 25 years age group customers shows more customer satisfaction, perceived value, customer retention and willingness to say positive comments than above 50 years age group customers.

- In the case of below 25 years age group customers, intention of customers to retain with bank is the most influencing post service behaviour followed by customer satisfaction, Customers' trust, Word of mouth referral and Perceived value.

- Under 26 to 35 years age group customers, customers' trust is the prominent post service behaviour followed by customer retention, customer satisfaction, Perceived value and word of mouth referral.

- Among 36 to 50 years age group customers, customers' trust is the main post service behaviour followed by customer retention, customer satisfaction, word of mouth referral and perceived value.

- In case of above 50 years age group customers, customers' trust is the most important post service behaviour followed by customer

retention, customer satisfaction, word of mouth referral and perceived value.

- There exists a significant difference between educational qualification of bank customers regarding the factor customers' trust, customer satisfaction, Perceived value, customer retention and Word of mouth referral.

- Customers with higher secondary qualification feel more trust and satisfaction in Kerala Gramin Bank than graduated customers. Also they perceive more value, show more intention to retain with bank and are ready to say positive comments regarding the banking service of Kerala Gramin Bank than graduated customers.

- Word of mouth referral intention is major post service behaviour of the customers those having their educational qualification below SSLC followed by showing intention to retain with bank, customers' trust in service, perceiving value in service and getting satisfaction in service of KGB.

- In the case of customers with SSLC qualification, customers' trust is the prominent post service behaviour followed by customer retention, customer satisfaction and word of mouth referral equally and also perceived value.

- Among customers with higher secondary qualification, customers' trust is the important post service behaviour followed by customer retention, customer satisfaction, word of mouth referral and perceived value.

- Graduated customers were more influenced by the trust of the KGB followed by customer satisfaction, customer retention, giving positive word of mouth referral and perceiving value in service.

- Among post graduate qualification customers, customers' trust is the dominant post service behaviour followed by customer retention, customer satisfaction, perceived value and word of mouth referral.

- Customers qualified with professional degree or diploma feels trust more in KGB services followed by showing intention to retain with bank, getting satisfaction in service, perceiving value in service and giving positive word of mouth referral.

- There exists a significant difference between occupation of bank customers and factors of post service behaviour such as customers' trust, customer satisfaction, perceived value, positive word of mouth referral and customer retention.

- Customers having occupation in Government sector perceive more trust in KGB services than student customers. Also customers under house wife group perceive more trust in KGB than private sector employed customers. And house wife customers feel more trust than student customers and customers engaged in other employment. House wife customers are more satisfied with KGB than self employed customers, student customers and customers engaged in other employment. Whereas, customers under house wife group perceive more value in service of KGB than student customers. House wife customers show more intention to retain with bank than student customers and customers engaged in other employment. House wife customers say more positive comments regarding the

banking service of KGB than private sector employed customers and student customers.

- Among customers having occupation in government sector, customers' trust is the important post service behaviour followed by perceived value and word of mouth referral equally, and then customer satisfaction and customer retention.

- Customers employed in private sector shows more intention to retain with bank as an important post service behaviour followed by customer satisfaction, customers' trust, perceived value and word of mouth referral.

- In the case of self employed customers, customers' trust is the most important post service behaviour followed by customer retention, word of mouth referral, customer satisfaction and perceived value equally.

- Among student community, customer retention is the prominent post service behaviour followed by customers' trust and customer satisfaction equally, then word of mouth referral and perceived value.

- In the case of customers under house wife group, customers' trust is the main post service behaviour followed by customer satisfaction, customer retention, word of mouth referral and perceived value.

- Among customers engaged in other employment, customers' trust is the prominent post service behaviour followed by customer satisfaction, customer retention, perceived value and word of mouth referral.

- There exists a significant difference between experience of customers with the bank and the factors of post service behaviour such as

customers' trust, customer satisfaction, perceived value, customer retention and word of mouth referral.

- Customers having an experience of 4-5 and 6-10 years with bank feel more trust in Kerala Gramin Bank than customers having experience of 1-3 years. Customers with 4-5 and 6-10 years of experience are more satisfied with service of KGB than customers with experience of 1-3 years. Whereas, customers having 6-10 and above 10 years of experience with bank perceive more value than customers having 1-3 years of experience. Also customers having 6-10 years of experience feel more value in service of KGB than 4-5 years experienced customers. Customers having 4-5 and 6-10 years of experience with bank shows more intention to retain in bank than customers with 1-3 years of experience. Customers having experience above 10 years in bank are more willing to say positive comments regarding the service of KGB than customers having experience for 1-3 years in bank.

- Among customers having experience of 1-3 years with bank, customers' trust is the most important post service behaviour followed by customer retention, word of mouth referral and customer satisfaction equally and then perceived value.

- Customers having 4-5 years of experience with bank shows customers' trust as prominent post service behaviour followed by customer satisfaction and customer retention equally, then word of mouth referral and perceived value.

- Among customers having experience with bank for 6-10 years, customers' trust is the main post service behaviour followed by

perceived value, customer retention, customer satisfaction and word of mouth referral.

- In the case of customers having an experience with bank for above 10 years, intention to retain with bank is the prominent post service behaviour followed by perceived value, customers' trust, word of mouth referral and customer satisfaction.

- There exists a significant difference between customers having account with another bank and customers not having account with another bank regarding the factors of post service behaviour of KGB customers such as customers' trust, customer satisfaction, perceived value, customer retention and word of mouth referral.

- Customers not having account with another bank feel more trust and satisfaction in Kerala Gramin bank than customers having account with another bank. Also customers not having account with another bank perceive more value, shows more intention to retain in Bank and also give more positive comments regarding services of KGB than customers having account with another bank.

- Customers having account with another bank shows customers' trust as the prominent post service behaviour followed by customer retention, customer satisfaction, word of mouth referral and perceived value.

- Customers not having account with another bank shows customers' retention as the important post service behaviour followed by customer satisfaction, customer trust, perceived value and word of mouth referral equally.

Table 10.6: Summary of significant difference between various socio-demographic variables of the customers' of the Kerala Gramin Bank with respect to dimensions of post service behaviour of customers

Dimensions of post service behaviour of customers	Test Results (P value and Decision regarding H0)					
	Socio-Demographic factors					
	Gender	Age	Qualifications	Occupation	Experience	Account in another bank
Customers' trust	0.011* Rejected	<0.001** Rejected	0.005** Rejected	<0.001** Rejected	<0.001** Rejected	<0.001** Rejected
Customer satisfaction	0.002** Rejected	0.014* Rejected	0.026* Rejected	0.004** Rejected	<0.001** Rejected	<0.001** Rejected
Perceived value	0.051^{NS} Accepted	0.002** Rejected	0.014* Rejected	0.002** Rejected	<0.001** Rejected	<0.001** Rejected
Customer retention	0.002** Rejected	0.010* Rejected	0.029* Rejected	0.022* Rejected	<0.001** Rejected	<0.001** Rejected
Word of mouth referral	0.023* Rejected	0.015* Rejected	0.023* Rejected	0.002** Rejected	0.010* Rejected	<0.001** Rejected

Source: Primary data
*** denotes significant at 1% level*
** denotes significant at 1% level*
NS denotes non significance

10.2.3 *The linkage between service quality and post service behaviour of customers' of Kerala Gramin Bank.*

Based on earlier empirical research studies, the researcher developed six research hypotheses for testing the structural equation model for Kerala Gramin Bank. By testing these six hypotheses, researcher has developed a Co-variance Based Structural Equation Model (CB-SEM) for Kerala Gramin Bank which links the service quality and post service behaviour of the KGB customers. All proposed hypotheses were supported in this study. The following table 10.7 shows the result summary of all hypotheses testing.

Table 10.7: Summary of hypothesis test of the model

Hypotheses No.	Hypotheses of the model developed	Result of Hypotheses testing
SM.H 6.1	Service quality of Kerala Gramin bank has a positive effect on customers' trust	*Supported*
SM.H 6.2	Service quality of Kerala Gramin bank has a positive effect on customer perceived value	*Supported*
SM.H 6.3	Perceived value has a positive effect on customer satisfaction	*Supported*
SM.H 6.4	Customer trust has a positive effect on customer satisfaction	*Supported*
SM.H 6.5	Customer satisfaction has a positive effect on customer retention	*Supported*
SM.H 6.6	Customer satisfaction has a positive effect on Word of mouth referral	*Supported*

SM.H 6.1 to SM.6.6 indicates Structural Model Hypotheses

Based on the above mentioned six hypotheses, researcher developed a Kerala Gramin Bank' model which will help to the bank to identify potential benefits of service quality factors practiced by them for attaining favourable post service behaviour of KGB customers. The following figure depicts the graphical representation of the service quality of Kerala Gramin Bank and its effects on post service behaviour among the KGB customers.

Figure 10.1: Testing the theoretical Model for Kerala Gramin Bank
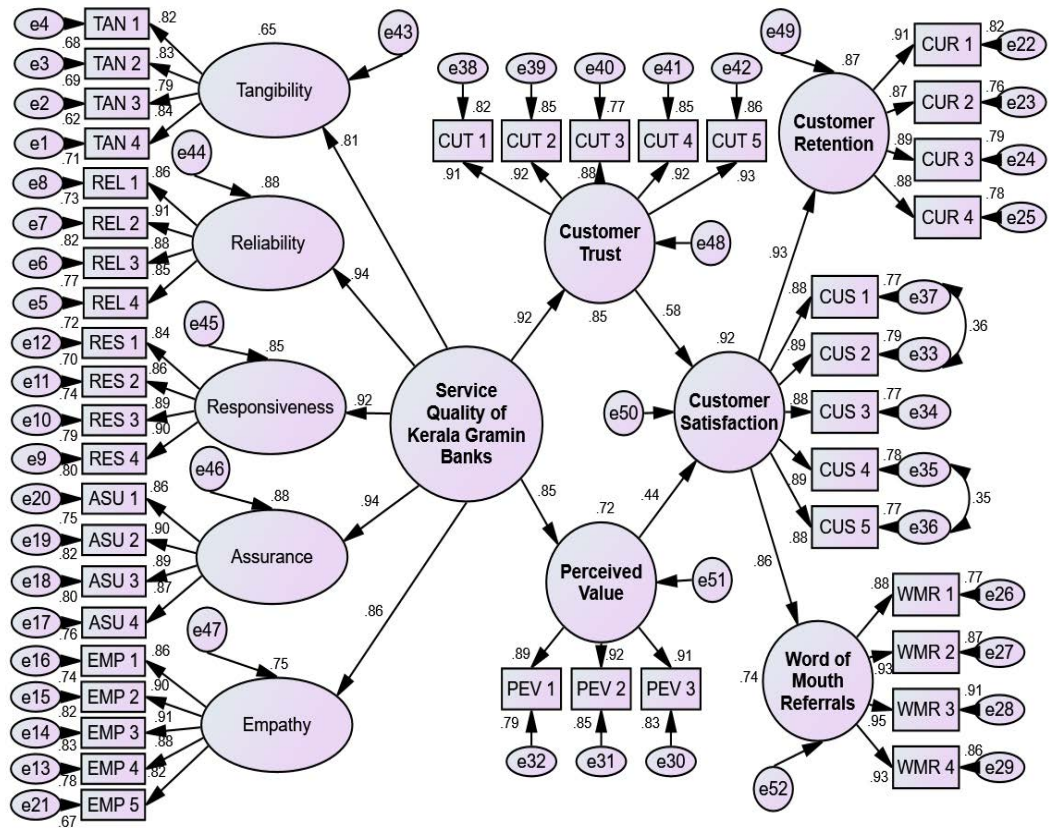
- The coefficient of determination for customers' trust, R^2 is 0.85. This value implies that about 85% of the variation in customer trust is explained by service quality of Gramin bank. This value leads to the conclusion that other independent variables are necessary for predicting customer trust besides this independent construct, service quality. The remaining 15% of the variation in customer trust is not explained by this independent construct. Therefore, it can be summed up that that the important factors which influencing the customers' trust in the Kerala Gramin Bank is service quality factors of the bank. If the service quality factors such as tangibility, reliability, responsiveness, assurance and empathy of KGB are better, the bank customers consider the bank is trustworthy. By these five factors, the bank can attain 85% customers' trust.

- The coefficient of determination for Perceived Value, R^2 is 0.72. This value implies that about 72% of the variation in perceived value is explained by service quality of Gramin bank. This value leads to the conclusion that other independent variables are necessary for predicting perceived value besides this independent construct, service quality. The remaining 28% of the variation in perceived value is not explained by this independent construct. Therefore it can be interpreted that the critical factors which influencing the customers' perceived value regarding the Kerala Gramin Bank is their service quality factors. If the bank attain better service quality factors such as tangibility, reliability, responsiveness, assurance and empathy, the customers would consider the bank is valuable. By these five factors, the bank can obtain 72% customers' perceived value.

- The coefficient of determination for customer satisfaction, R^2 is 0.92. This value implies that about 92% of the variation in customer satisfaction is explained by the customer trust and perceived value. This value leads to the conclusion that other independent variables are necessary for predicting customer satisfaction besides these independent constructs. The remaining 8% of the variation in customer satisfaction is not explained by these independent constructs. Hence, it can be concluded that the major factors influencing the satisfaction of customers are perceived value and customers' trust. If the bank can attain the customers' trust and customers' perceived value more, the customers would be more satisfied. By these two factors, the bank can achieve 85% the customer satisfaction.

- The coefficient of determination for customer retention, R^2 is 0.87. This value implies that about 87% of the variation in customer retention is explained by customer satisfaction. This value leads to the conclusion that there are other independent variables that are necessary for predicting customer retention besides this independent construct. The remaining 13% of the variation in customer retention is not explained by this independent construct. So, it can be described that that the most important factor which influencing the customers' retention with bank is their customer satisfaction level in the banking services. If the customers are more satisfied in the services of KGB, there is a high chance (87%) for retaining them with the bank.

- The coefficient of determination for word of mouth referral, R^2 is 0.74. This value implies that about 74% of the variation in word of

mouth referral is explained by customer satisfaction. This value leads to the conclusion that there are other independent variables that are necessary for predicting word of mouth referral besides this independent construct. The remaining 26% of the variation in word of mouth referral is not explained by this independent construct. Therefore, it can be inferred that the major factor which influencing the positive word of mouth referrals by the customers about the banking services to others are their satisfaction level with the bank. If the customers are highly satisfied in the services of KGB, there is a high possibility (75%) to say better comments about the bank to their relatives, friends and family members.

The model was evaluated by various fit indices such as CMIN/DF, P value, RMSEA, GFI, AGFI and CFI and almost all of these fit indices fulfilled the recommended threshold level. Therefore, the model was good fit.

10.2.4 The factors influencing the customer loyalty in Kerala Gramin Bank.

The researcher formulated three research hypotheses for testing the influence of branch ambience, employees' behaviour and product quality on customer loyalty using structural equation modelling techniques. Based on hypotheses testing, the researcher has developed a structural equation model (CB-SEM) which depicts the influence of branch ambience, employees' behaviour and product quality on customer loyalty of KGB customers. Two proposed hypotheses were supported and one hypothesis was not supported by this study. The following table 10.8 shows the result summary of hypotheses testing.

Table 10.8: Summary of hypotheses testing for exploring the influence of branch ambience, employees' behaviour and product quality on customer loyalty of Kerala Gramin Bank

Hypotheses No.	Hypotheses of the model developed	Result of Hypotheses testing
SM.H 7.1	Branch ambience has a positive effect on customer loyalty	*Supported*
SM.H 7.2	Employees' behaviour has a positive effect on customer loyalty	*Supported*
SM.H 7.3	Product quality has a positive effect on customer loyalty	*Not Supported*

SM.H 7.1 to SM.H 7.3 indicates Structural Model Hypotheses

Based on three hypotheses, researcher developed research model which tests the influence of branch ambience, employees' behaviour and product quality on customer loyalty of Kerala Gramin Bank which reveals the role of branch ambience, employees' behaviour and product quality for attaining the behavioural intentions of the bank customers. The following figure depicts the graphical representation of the model.

Figure 10.2: Structural Equation Model for the influence of branch ambience, employee behaviour and product quality on customer loyalty of Kerala Gramin Bank
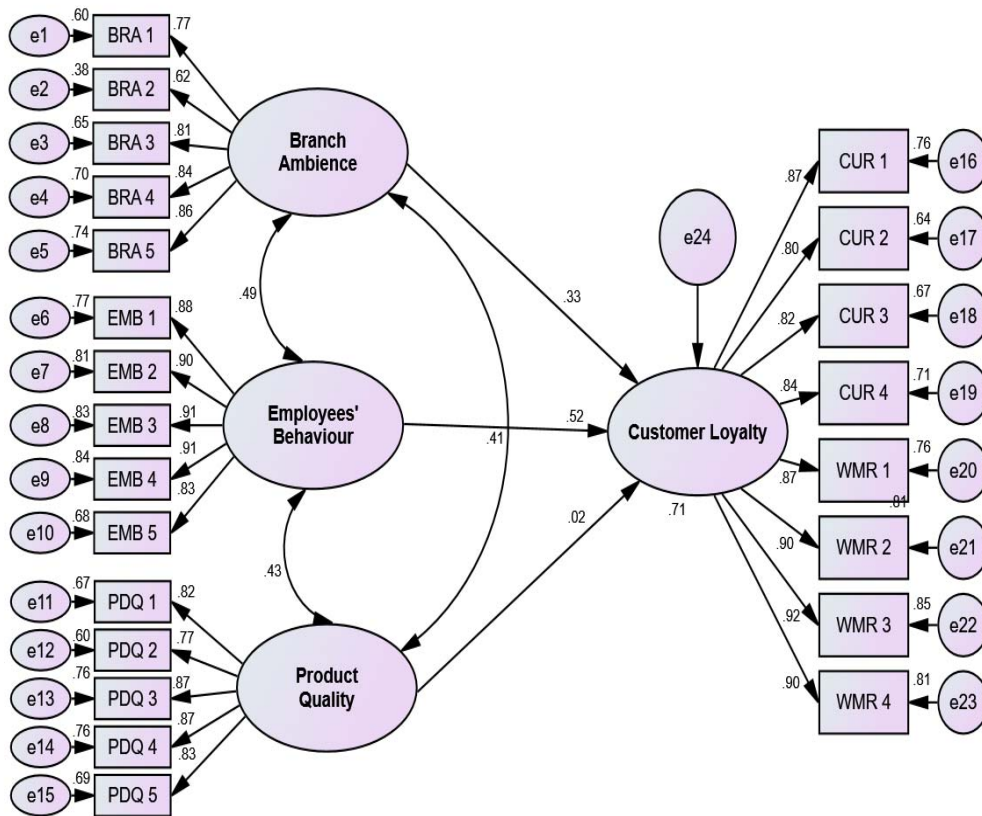
The coefficient of determination for customer loyalty, R^2 is 0.71. This value implies that about 71% of the variation in customer loyalty is explained by branch ambience, and employees' behaviour constructs. This value leads to the conclusion that other independent variables are necessary for predicting customer loyalty besides these independent constructs. The remaining 29% of the variation in customer loyalty is not explained by these independent constructs. Therefore, it can be concluded that the important

factors which influencing the customer loyalty of the Kerala Gramin Bank is employees' behaviour and branch ambience. If the employees' behaviour is better and bank provide rich branch ambience to their customers, it will make them more loyal towards the bank. By these two factors that employee behaviour and branch ambience, the bank can attain 71% of customers' loyalty. It is also noticed from the findings of the study that there is no significant effect on product quality on customer loyalty. Hence, the bank have to be improved their product quality according to the needs and wants of their customers to attain their loyalty.

The fit indices such as CMIN/DF, P value, RMSEA, GFI, AGFI and CFI reveal that model is good fit.

Table No. 10.9: Summary of branch ambience, employees' behaviour and product quality across the socio-demographic variables of the bank customers

Factors	Test Results (P value and Decision regarding H0)					
	Socio-Demographic factors					
	Gender	Age	Qualification	Occupation	Experience	Account in another bank
Branch ambience	0.001** Rejected	0.004** Rejected	<0.001** Rejected	<0.001** Rejected	0.018* Rejected	<0.001** Rejected
Employee behaviour	0.003** Rejected	0.010* Rejected	0.001** Rejected	<0.001** Rejected	<0.001** Rejected	<0.001** Rejected
Product quality	0.001** Rejected	0.001* Rejected	0.001** Rejected	0.001** Rejected	<0.001** Rejected	<0.001** Rejected

Source: Primary data
*** denotes significant at 1% level; * demotes significant at 5% level*

- There exists significant difference between male and female customers regarding the factors such as branch ambience, employee behaviour and product quality.

- Female customers are more influenced by the factors branch ambience, employee behaviour and product quality than male customers.

- Male customers are more influenced in the factor employee behaviour followed by product quality and thereafter branch ambience.

- Female customers are more influenced by employee behaviour factor followed by product quality and branch ambience.

- There exists significant difference among age group of bank customers regarding the factors; branch ambience, product quality and employee behaviour.

- The customers between the age group of 36 to 50 years and above 50 years are more influenced by the factor, branch ambience than below 25 years age group customers. Also above 50 years age group customers feel more attraction to the factor, employee behaviour than below 25 years age group customers. Beside these, 26 to 35 years age group customers, 36 to 50 years age group customers and above 50 years age group customers are more influenced by the factor, product quality than below 25 years age group customers.

- Below 25 years age group customers are more influenced by the factor employee behaviour followed by product quality and branch ambience.

- Customers in the age group 26 to 35 years are more influenced by the factor employee behaviour followed by product quality and branch ambience.

- Among the age group 36 to 50 years, customers are more influenced by employee behaviour followed by product quality and branch ambience equally.

- Customers in the age group above 50 years are more influenced by the factor employee behaviour followed by product quality and branch ambience.

- There exists significant difference in the educational qualifications of bank customers regarding all the factors of customer loyalty.

- Customers with higher secondary qualification are more influenced by the branch ambience than customers having qualification below SSLC, customers having graduation degree, post graduation degree and professional degree or diploma. Also customers having higher secondary qualification are more attracted to the factor employee behaviour than customers having qualification below SSLC and graduate degree. Beside these, customers with higher secondary qualification feel more enjoyment in the factor product quality than customers having qualification below SSLC, customers having graduation degree, post graduation degree and professional degree or diploma.

- Customers having qualification below SSLC are more influenced by the factor product quality followed by employee behaviour and then by branch ambience.

- Among customers with SSLC qualification, employee behaviour is the most influenced factor followed by product quality and branch ambience.

- In case of customers with SSLC qualification, employee behaviour is the most influenced factor followed by product quality and branch ambience.

- Graduated customers are more influenced by employee behaviour followed by product quality and branch ambience.

- Among post graduate customers, employee behaviour are the most influencing factor in KGB followed by employee behaviour, product quality and branch ambience of KGB.

- Customers qualified with professional degree or diploma is more influenced by, employee behaviour followed by product quality and branch ambience.

- There exist significant difference between occupation of bank customers concerning all the factors of customer loyalty.

- House wifes are more influenced by the factor branch ambience than private sector employed customers, self employed customers, student customers and customers engaged in other employment. Also customers under house wife group are more influenced to the factor employee behaviour than private sector employed customers, self employed customers, student customers and customers engaged in other employment. Beside these, Government sector employed customers are more pleased with the factor product quality than student customers. And customers under house wife group are more

attracted to the factor product quality than student customers and customers engaged in other employment.

- In the case of customers employed in government sector, employee behaviour is the most attracted factor followed by product quality and branch ambience.

- Customers employed in private sector are more influenced by the factor employee behaviour followed by product quality and branch ambience.

- In the case of self employed customers, employee behaviour is the most attracted factor followed by product quality and branch ambience.

- Under student community, employee behaviour is the most influenced factor followed by product quality and branch ambience equally.

- In the case of customers under house wife group, employee behaviour is the most influenced factor followed by branch ambience and product quality.

- Customers engaged in other employment feel more influenced by the factor employee behaviour followed by product quality and branch ambience equally.

- Employee behaviour is the most influenced factor by the customers those who having any types of occupation.

- There exists a significant difference between experience of customers with bank concerning the factors employee behaviour, branch ambience and product quality.

- Customers having 6-10 years of experience with bank feel more attraction in the factor branch ambience than 1-3 years experienced customers. Customers with 4-5 years, 6-10 years and above 10 years of experience with bank are more influenced with the factor employee behaviour than customers with experience of 1-3 years. However, customers having 4-5 years and 6-10 years of experience with bank feel more attraction to the factor product quality than 1-3 years experienced customers.

- Among customers having 1-3 years of experience with bank, employee behaviour is the most important factor followed by branch ambience and product quality equally.

- Customers having 4-5 years of experience with bank shows more attraction in the factor employee behaviour followed by product quality and branch ambience.

- Among customers having experience with bank for 6-10 years, employee behaviour is the most influencing factor followed by product quality and branch ambience.

- Among customers having experience with bank for above 10 years, employee behaviour is the most pleasing factor followed by product quality and branch ambience.

- Employee behaviour is the most influenced factor by the customers irrespective of their year of experience with bank.

- There is a significant difference between customers having account with another bank and customers not having account with another

bank regarding the factors branch ambience, employee behaviour and product quality.

- Customers not having account with another bank are more interested in the factor branch ambience than customers having account with another bank. Also customers not having account with another bank are more influenced in the factor employee behaviour than customers having account with another bank. Beside these, customers not having account with another bank feel more attraction in the factor product quality than customers having account with another bank.

- Customers having account with another bank shows employee behaviour as the important factor followed by product quality and branch ambience.

- Customers not having account with another bank show more interest in the factor employee behaviour followed by product quality and branch ambience.

- Employee behaviour is the most influenced factor by the customers irrespective of their account with another bank.

10.2.5 *The mediating role of customer satisfaction in the relationship between service quality and customer loyalty.*

To investigate the mediating role of customer satisfaction in the relationship between service quality and customer loyalty of KGB customers, the researcher employed structral equation modelling techniques using Baron and Kenny (1986) method and tested the mediating effect using Sobel's test.

Figure 10.3*: *The relationship between service quality and customer loyalty with customer satisfaction as the mediating variable
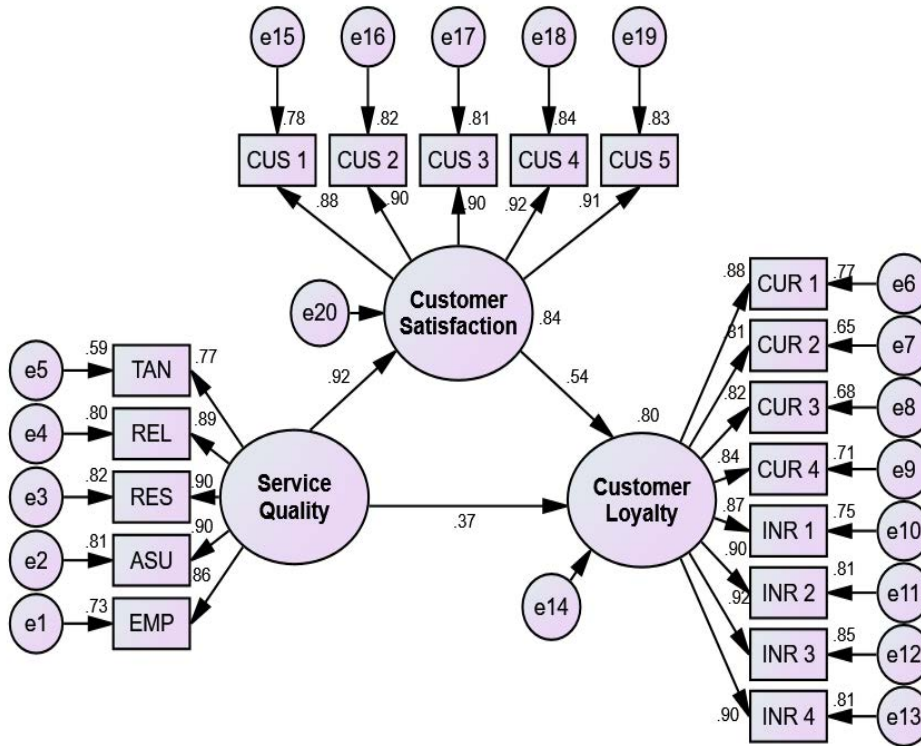
Result summary of mediation testing

Table 10.10: Before mediator variable entered in to the model – Direct Effect

Dependent variable	Path	Independent variable	Beta Estimate	P value	Result
Customer loyalty	←	Service quality	0.87	<0.001**	Significant

Source: Extracted from the model
*** indicates significant at 1% level*

Table 10.11: After mediator variable customer satisfaction entered into the model – Indirect Effect

Constructs	Path	Varaibles	Beta Estimate	P value	Result
Customer loyalty	←	Service quality	0.37	<0.001**	Significant
Customer satisfaction	←	Service quality	0.92	<0.001**	Significant
Customer loyalty	←	Customer satisfaction	0.54	<0.001**	Significant

Source: Extracted from the model
*** indicates significant at 1% level*

Tables 10.10 and 10.11 show that the mediation effect of customer satisfaction between service quality and customer loyalty is partial as the direct effect between them gets reduced but remains significant.

The mediation testing procedures using Baron and Kenny (1986) method reveals that that there is a mediation effect between service quality and customer loyalty of the KGB customers which is influenced by customer satisfaction. However, the direct effect remains significant even after the introduction of the mediator variable, customer satisfaction, which indicates that the mediation effect is partial.

The analysis reveals that there is an indirect effect of service quality on customer loyalty. Therefore, it is clear that customer satisfaction plays important role in the relationship between service quality and customer loyalty of the Kerala Gramin Bank. To attain higher loyalty among the bank

customer towards the Kerala Gramin Bank, considerable enhancement in their level satisfaction is to be achieved.

The findings have suggested that it is important to achieve customer satisfaction to obtain customer loyalty (intention to retain with bank and positive word of mouth referral) of the bank customers. Otherwise, another development efforts invested by the Kerala Gramin Bank to attain the benefits of customer loyalty will not be more effective. Thus, KGB should focus on exhibiting uniqueness in the service quality that would meet customer satisfaction.

10.2.6 The moderating effect of customers' trust on the effect of customer satisfaction on customer retention and word of mouth referrals.

The moderation testing using SPSS AMOS 21 software package reveals that there is a moderation effect of customers' trust on the relationship between customer satisfaction and customer retention. Whereas, the moderating effect of customers' trust does not have significant effect on the relationship between customer satisfaction and word of mouth referrals.

Figure 10.4 Interaction moderation model based on Unstandardized Regression Coefficients
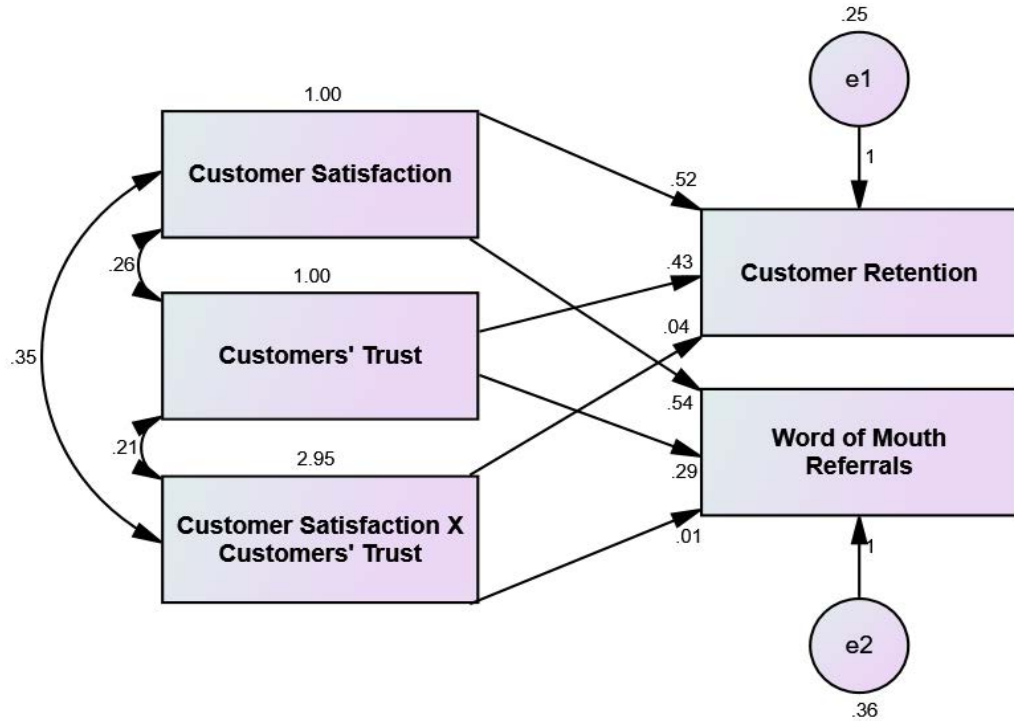
The details of the moderation effect from the tables are depicted below

Table No. 10.12: Summary of moderation effect - I

Construct names			Unstandardized Regression Coefficients		
Independent construct	Moderator	Dependent construct	Independent construct	Moderator	Interaction
Customer Satisfaction	Customers' Trust	Customer Retention	0.52**	0.43**	0.04*

Source: Extracted from the model
*** denotes 1% significance level; * denotes 5% significance level*

The above table shows that the strength of the relationship between customer satisfaction and customer retention is positively and significantly moderated by customers' trust. As a moderator, customers' trust strengthens the positive effect between customer satisfaction and customer retention. It means customer satisfaction has a stronger effect on retention of KGB customers when customers feel trust in Kerala Gramin Bank.

Figure 10.5: Interaction of customer satisfaction and customers trust to predict customer retention

Table No. 10.13: Summary of moderation effect - II

Variable names			Unstandardized Regression Coefficients		
Independent variable	Moderator	Dependent variable	Independent variable	Moderator	Interaction
Customer Satisfaction	Customers' Trust	Word of Mouth Referrals	0.54**	0.29**	0.01^{NS}

Source: Extracted from the model
*** denotes 1% significance level; NS denotes Non-significant*

The table 10.13 shows that the strength of the relationship between customer satisfaction and word of mouth referrals is not significantly moderated by customers' trust. As a moderator, customers' trust does not have any moderating effect in the relationship between customer satisfaction and word of mouth referrals. It means customers' trust neither strengthens nor weaker the relationship between customer satisfaction and word of mouth referrals. Therefore, it can be concluded that the moderator variable customer trust do not have a moderating effect on the positive relationship between customer satisfaction and word of mouth referrals.

10.3 Recommendations of the Study

The present study examines the service quality and post service behaviour of customers of the Kerala Gramin Bank. The primary service quality factors influencing the customers of the bank were identified. The different aspects of post service behaviour of the customers of the bank were also evaluated. The mediating role of customer satisfaction in the relationship between service quality and customer loyalty revealed the importance of customer satisfaction. Based on the findings of the study, the researcher proposes the following suggestions to improve the service quality of the Kerala Gramin Bank:

1. Kerala Gramin Bank provides a moderate level of quality in their service in all factors service quality such as tangibility, reliability, responsiveness, assurance and empathy. For improving service quality, the bank can offer modern types of equipment such as swiping machines, passbook printing machines, cash deposit machines etc., in the branches of the bank and other convenient places like ATM counters. The bank should take measures to ensure

cleanliness and tidiness inside the branch. By providing regular training to the employees, they will become aware of the changes in the bank's services and the environment, help them answer the customers' queries without any confusions and ambiguity, and ensure high quality of service. By keeping punctuality and willing to help customers, the level of trust towards the bank will increase. All these efforts would help to increase the quality of service, thereby increasing customer satisfaction.

2. Product quality of Kerala Gramin bank has no significant influence on customer loyalty. Hence the bank has to improve the quality of its financial products according to the customers' needs. Therefore, unique financial products that satisfy the customers' needs through employing modern technology may be provided to the customers. It would help the bank to cope in the highly competitive market.

3. It was revealed that the customers had a moderate level of response towards all the factors of customers' post service behaviour, such as trust, perceived value, satisfaction, retention, and intention to recommend. Therefore, the bank authorities may take initiatives to improve these factors by providing prompt services, courteous and friendly approach of the employees and by offering modern financial products and services at a reasonable price.

4. The customer service quality of the bank has a positive impact towards all of the factors of the post service behaviour of customers. By improving the quality of services provided by the bank, the customers' tendency to continue with the bank's services and recommend the bank's services to the public, may also improve. Thus

the bank may give more importance to provide more and more quality in their services.

5. Customer satisfaction plays a vital role in the relationship between customer service quality and customer loyalty (partial mediation) of Kerala Gramin Bank. To create more loyal customers, the bank may try to attain a higher level of customer satisfaction; otherwise, the other development efforts taken by the bank would not be effective. Thus KGB is advised focus on exhibiting uniqueness in the service quality that should meet customer satisfaction.

6. The relationship between customer satisfaction and customer retention is significant and positively moderated by customers' trust. Therefore, the bank may take necessary strategies to increase customer trust, which would help to retain the bank's existing customers. The honest behaviour of the employees and promptness in providing services would help to increase the trust of customers towards the bank.

10.4 Conclusion

One of the major objective of the study was to evaluate the service quality provided by the Kerala Gramin Bank. The study also made an in-depth analysis of the customers' post-service behaviour and the link between customer service quality and post service behaviour of customers. Moreover the influence of branch ambience, employees' behaviour and product quality on customer loyalty of Kerala Gramin Bank were also explored. The researcher recognized five constructs: tangibility, reliability, responsiveness, assurance, and empathy, which affect the service quality. All the identified five constructs have a moderate level of influence on service quality. In

addition to this, reliability was identified as the significant service quality factor offered by Kerala Gramin Bank to their customers, followed by assurance, responsiveness, tangibility and empathy. Post service behaviour of the customers of the bank was mainly influenced by customer trust followed by customer retention, customer satisfaction, word of mouth referrals and perceived value. Further, the relationship between service quality and post service bahaviour of customer was also established through a structured equation model. The model established that the service quality has a positive influence on all the factors of post service behaviour of the customers.

Moreover, the loyalty of customers of the Kerala Gramin Bank was found to be influenced by branch ambience and employees' behaviour. It was revealed that the quality of products and services offered by Kerala Gramin Bank have no influence on customer loyalty. The mediating role of customer satisfaction in the relationship between service quality and customer loyalty has been established. Customer satisfaction plays a vital role in the relationship between service quality and customer loyalty.

In addition to the above, the findings also revealed that the customers' trust strengthens the positive effect between customer satisfaction and customer retention. However, it was also established that the customer trust do not moderate the relationship between customer satisfaction and word of mouth referrals.

10.5 Scope for further research

The present study has centered its focus on the service quality and post service behaviour of customers of Kerala Gramin Bank. Since Kerala Gramin Bank is the only Regional Rural Bank in Kerala state, the study has a

paid its special attention to the level of customer satisfaction and customer loyalty. A comparative analysis of the level of service quality offered by the bank to retail customers and current account holders has not been examined in the present research; hence, this area remains to be further investigated in future including more number of customers of the bank. As the comparative analysis of service quality offered by Kerala Gramin Bank with other Regional Rural Banks in different states in India have not been covered in this study, there is still scope for such comparative analysis. Again studies can be conducted to compare the post service behaviour of priority sector customers and non-priority customers of the bank. Finally, studies can be conducted on measurement of service quality and post service behaviour of customers with further additional variables and methods to attain a deeper insight into this phenomenon.

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Questionnaire for Gramin bank customers in Kerala

Part – A: Declaration by the researcher

Dear sir/madam,

This questionnaire is to analyse the service quality and its effects on behavioral responses of customers in the Gramin bank in Kerala. Your valuable views and opinion regarding this is highly important for the same. Any information collected will be used only for academic purpose. I assure you that all your response will be kept completely confidential. Kindly give open, honest and serious view.

Should you need further clarification, please do not hesitate to contact the researcher, by sending e-mail to anoopkg.91@gmail.com

Thanking you,

Anoop K G., PhD Research Scholar of St. Thomas college, Thrissur and Assistant Professor, Sree Vivekananda College, Kunnamkulam, Mob: 98099 17211

Part – B: Demographic profile of the respondent

I have a bank account with Gramin Bank Branch:_____

Gender: ☐ Male ☐ Female Others ☐

Age: < 25 years old ☐ 26-35 years ☐ 36-50 years ☐ > 50 years ☐

Educational Qualification: SSLC ☐ Higher secondary ☐ Graduation ☐

Post Graduation ☐ Professional / Diploma ☐

Occupation: Govt. Sector ☐ Private Sector ☐ Self-employed ☐ Retired ☐

Student ☐ Housewife ☐ Others ☐

Annaul Income: Up to Rs.1,20,000 ☐ Rs. 1,20,001 to 3,00,000 ☐

Rs. 3,00,001 to 5 Lakhs ☐   Above 5 lakhs ☐

1. **For how long have you been dealing with this bank?**

     1-3 years ☐   4-5 years ☐   6-10 years ☐ Over 10 years ☐

2. **Tick the different types of facilities you have with this bank.**

     ☐ Deposit account   ☐ Credit Card   ☐ Loan account

     ☐ Locker facility   ☐ Mutual fund   ☐ Insurance product   ☐

Share trading A/c

3. **What kind of deposit accounts do you have?**

     ☐ Savings Bank   ☐ Recurring Deposit   ☐ Fixed Deposit

4. **What kind of loans have you taken?**

     ☐ Car loan   ☐ Jewel loan   ☐ Consumer loan   ☐ Housing loan   ☐

     others

     ☐ No Loan availed

5. **Do you currently deal with other banks?**   ☐ Yes   No ☐

6. **If yes, specify the kind of account with other banks**

     ☐ Deposit Account   ☐ Current account   ☐ Credit Card ☐

     Loan account

     ☐ Share trading Account   ☐ Locker facility   ☐ Mutual Funds   ☐

      Insurance

7. **How many earning members are there in your family?**

     _____

8. **Do they also have accounts with this bank?** Yes ☐   No ☐

Part – C: Service Quality Factors of Gramin bank in Kerala

(Give tick mark, wherever it is applicable)

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Item code	Statements (Items)	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
(1) Tangibility (TAN)						
TAN 1	Gramin bank has up to date and modern equipments					
TAN 2	Gramin bank's physical facilities are visually appealing					
TAN 3	Employees of Gramin bank are well dressed and appear neat					
TAN 4	The physical environment of the bank is clean					
(2) Reliability (REL)						
REL 1	The Gramin bank performs the right services promptly					
REL 2	When customers have a problem, the bank shows sincere interest in solving it					
REL 3	Gramin bank is dependable because the bank provides their services as promised					
REL 4	The Gramin bank maintains error free records					
(3) Responsiveness (RES)						

RES 1	Banker replies any query of the customers quickly.					
RES 2	Gramin bank provides timeliness in their services					
RES 3	Gramin bank provides prompt and efficient customer support					
RES 4	Employees of the bank are always willing to help customers.					
(4) Assurance (ASU)						
ASU 1	The employees are quick and efficient in service delivery					
ASU 2	Employees of bank are polite to their customers					
ASU 3	Employees are well knowledgeable to answer the customers' questions.					
ASU 4	I feel safe in transactions with Gramin bank					
(5) Empathy (EMP)						
EMP 1	Employees understand the specific needs of customers					
EMP 2	The Gramin bank maintains a strong customer relationship					
EMP 3	The Gramin bank gives top priority to their customers' interest					

EMP 4	Employees give individual attention to customers.					
EMP 5	The operating hours of the Gramin bank are convenient to all customers					
(6) Branch Ambience (BRA)						
BRA 1	This branch has sufficient number of counters to meet service requirements					
BRA 2	The bank has sufficient parking facility					
BRA 3	The branch has a clean and pleasant environment					
BRA 4	The Gramin bank's service counters are conveniently located					
BRA 5	I feel ease and comfort when I deal with this bank					
(7) Employee Behavior (EMB)						
EMB 1	Branch staffs are willing to help me					
EMB 2	The staff are courteous and friendly					
EMB 3	The customer service is quick and efficient					

Item code	Statements (Items)	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
EMB 4	My queries are immediately attended by the bank					
EMB 5	The quality of the services here is better than in other banks					
(8) Product Quality (PDQ)						
PDQ 1	Gramin bank's e-banking services are really excellent					
PDQ 2	ATM services provided by the bank is good					
PDQ 3	Gramin bank offers latest technology					
PDQ 4	The bank keeps me updated with new products and services					
PDQ 5	Gramin bank provides good quality services at reasonable price					

Part – D: behavioural responses of the customers

(Give tick mark, wherever it is applicable)

Item code	Statements (Items)	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree
(1) Perceived Trust (PET)						
PET 1	My Gramin bank is always honest with me					

PET 2	My banking experiences with Gramin bank give me a sense of trust					
PET 3	Gramin bank has a reputation for looking after its customers					
PET 4	The Gramin Bank conducts its transactions fairly					
PET 5	Overall I feel I can trust Gramin bank					
(2) Customer satisfaction (CUS)						
CUS 1	I am pleased with the service I get from Gramin bank.					
CUS 2	I am happy to have chosen this Gramin bank for my banking needs.					
CUS 3	I am satisfied with the friendly and courteous behavior of banking staff					
CUS 4	I am impressed by the prompt and helpful customer service of my bank.					
CUS 5	I am completely satisfied with the services delivered by my bank					
(3) Perceived Value (PEV)						

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PEV 1	I feel it was worthy that the money spend for getting service from Gramin bank					
PEV 2	Gramin bank provides quality services at a reasonable price					
PEV 3	The Gramin bank provides superior value on its products and services					
(4) Customer Retention (CUR)						
CUR 1	I will continue to choose Gramin bank's products or services.					
CUR 2	I consider myself to be loyal to Grameen bank					
CUR 3	I would like to keep a close relationship with Gramin bank					
CUR 4	I would like to avail of other services/products that the Gramin Bank provides					
(5) Intention to Recommend (INR)						
INR 1	I will talk about my product/service satisfactions of Gramin bank to others.					
INR 2	I will say positive things about Grameen bank to other people					
INR 3	I would like to recommend Gramin bank to friends, relatives and people I know					

INR 4	I will encourage my friends/family member/colleagues for opening account in the Gramin bank					

------------*Thank you for your co-operation*------------