

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.


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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