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Chapter 4

Service Quality Offered by the Kerala Gramin Bank

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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 objective of 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 quarters 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.

Part- A

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%)	10.82	0.004**
Female	68 (21.8%)	132 (42.3%)	112 (35.9%)	312 (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. 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%)	38.49	<0.001**
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%)		
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%)	36.067	<0.001**
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%)		
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%)	61.801	<0.001**
4 to 5 years	44 (23.2%)	86 (45.3%)	60 (31.6%)	190 (100%)		

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%)	8.393	0.015*
Female	86 (27.6%)	136 (43.6%)	90 (28.8%)	312 (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 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%)	29.939	<0.001**
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%)		
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%)	32.893	<0.001**
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%)		
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%)	52.149	<0.001**
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%)		
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%)	57.041	<0.001**
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%)		
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	

26 to 35 years	48 (22.9%)	88 (41.9%)	74 (35.2%)	210 (100%)	<0.001**
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%)	36.814	0.001**
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%)		
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%)	36.193	<0.001**
26 to 35 years	46 (21.9%)	108 (51.4%)	56 (26.7%)	210 (100%)		

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%)	42.106	<0.001**
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%)		
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%)	44.027	<0.001**
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%)		
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%)	5.939	0.051 ^{NS}
No	38 (21.8%)	78 (44.8%)	58 (33.3%)	174 (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. 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%)	33.453	<0.001**
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%)		
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%)	23.824	0.008**
Higher secondary	26 (22%)	46 (39%)	46 (39%)	118 (100%)		
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		

	(26.3%)	(40.4%)	(33.3%)	(100%)	30.881	0.001**
Student	34 (25.8%)	74 (56.1%)	24 (18.2%)	132 (100%)		
House wife	14 (15.2%)	44 (47.8%)	34 (37%)	92 (100%)		
Others	20 (32.3%)	24 (38.7%)	18 (29%)	62 (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 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%)	34.533	<0.001**
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%)		
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					
	Male		Female		T value	P Value
	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}

	SSLC	Higher secondary	-0.103	0.134	0.972 ^{NS}
		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
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
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
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 Gramin 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.