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Chapter 5

Post Service Behaviour of Customers' of Kerala Gramin Bank

5.1 Introduction

The present chapter contains the second objective of the study to investigate the post service behaviour of the Kerala Gramin Bank customers and its association with various socio-demographic profiles of the customers. Post service behaviours of KGB customers are taken as customers' trust, perceived value, customer satisfaction, customer retention and word of mouth referrals. The socio-demographic factors of the KGB customers taken as gender, age, educational qualification, occupation, experience with the bank and account in other banks for data analysis.

5.2 Objective of the chapter

Objective II: To investigate the post service behaviour of customers' of the Kerala Gramin Bank.

To achieve this objective, the level of post service behaviours of the Kerala Gramin Bank customers examined. For this purpose, Quartile Deviation, Percentage Analysis, and Chi-Square tests employed. Quartile Deviation used to convert data into three quarter that Q1, Q2 and Q3. Percentage analysis used to measure the percentage of responses contained in each quarters. Chi-Square test adopted for testing the significance of data distribution in each quartile. Here the data is used as categorical nature; non-parametric test (Chi-square test) employed for the data analysis. In addition to this, the relative ranking on various customers' post service behaviour factors and its socio-demographic differences among the customers of KGB also were assessed. It was measured using mean score, standard deviation, one sample t test, independent t test, ANOVA and Tukey HSD post hoc analysis.

Part – A

5.3 The level of post service behaviour of customers in Kerala Gramin Bank

The post service behaviour of the customers of Kerala Gramin Bank evaluated by considering the following five factors based upon the previous available studies. Each of these factors influence the behaviour of the customer after experiencing the service from a banking institution. The importance of each of these factors evaluated in the Kerala Gramin Bank.

(1) Customers' trust
(2) Customer satisfaction
(3) Perceived value
(4) Customer retention
(5) Word of mouth referral

H0.5.1: The proportions of the level of customers' trust of the customers towards the Kerala Gramin Bank are equally distributed

Table No 5.1 The level of customers' trust of the customers towards the Kerala Gramin Bank

Attribute	Low level (Q1)	Moderate level (Q2)	High level (Q3)	Total	Chi-Square value	P value
Level of customers' trust factor	180 (28%)	240 (37.4%)	222 (34.6%)	642 (100%)	8.86	0.012

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

Since the P value is <0.01, the proportions of level of perceived trust of the customers towards the Kerala Gramin Bank are not equally distributed. It indicates that there is significant difference regarding the level of customers' trust among the customers towards the services of Kerala Gramin Bank. From the above table, it can be observed that 28 percent of Gramin bank customers feel low level trust (honesty, sense of trust, bank's reputation, fair transactions, and customers' feeling of trustworthy) towards Kerala Gramin Bank. 37.4 percent of bank customers experience moderate level customers' trust. 34.6 percent of the bank customers feel high level trust. So, it can be inferred that most of customers feel moderate level trust towards the Kerala Gramin Bank. It means the Kerala Gramin Bank provide moderate level honesty in their services, fairness in the transactions, and makes a sense of customers' feeling of trustworthy

H0.5.2: The proportions of the level of customer satisfaction towards the services of Kerala Gramin Bank are equally distributed

Table No 5.2 The level of customer satisfaction towards the services of Kerala Gramin Bank

Attribute	Low level (Q1)	Moderate level (Q2)	High level (Q3)	Total	Chi-Square value	P value
Level of the satisfaction of customers towards the services of KGB	164 (25.5%)	286 (44.5%)	192 (29.9%)	642 (100%)	38.16	<0.001**

Source: Primary data

*** indicates significant at 1% level*

Since the P value is <0.01, the proportions of level of satisfaction of customers towards the services of the Kerala Gramin Bank are not equally distributed. It indicates that there is significant difference regarding the amount of the level of customer satisfaction towards the services of KGB. From the above table, it can be observed that 25.5 percent of customers have low level satisfaction (customers' satisfaction towards pleased services, happiness in choosing the bank, satisfaction in the employee behaviour, impression in the customer service, and complete satisfaction towards the KGB's services) towards the services of Kerala Gramin Bank. 44.5 percent of bank customers have moderate level satisfaction. 29.9 percent of the bank customers have high level satisfaction. So, it can be inferred that satisfaction of the Kerala Gramin Bank' customers is moderate level.

H0.5.3: The proportions of the level of perceived value getting from the services of Kerala Gramin Bank are equally distributed

Table No 5.3 The level of perceived value getting from the services of Kerala Gramin Bank

Attribute	Low level (Q1)	Moderate level (Q2)	High level (Q3)	Total	Chi-Square value	P value
Level of perceived value experienced by the customers of KGB	186 (29%)	260 (40.5%)	196 (30.5%)	642 (100%)	15.06	<0.001**

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

Since the P value is <0.01, the proportions of level of perceived value factor of the Kerala Gramin Bank are not equally distributed. It said that there is significant difference regarding the level of perceived value experienced by the customers of Kerala Gramin Bank. From the above table, it can be observed that 29 percent of the bank customers getting low level value (worthy for the money spend in the bank, quality services at reasonable price, and superior value for products & services) from the services of Kerala Gramin Bank. 40.5 percent of bank customers experience moderate level value. 30.5 percent of customers feel high level value from the services of Kerala Gramin Bank. So, it can be inferred that most of customers getting moderate level value from the services of Kerala Gramin Bank. It means that customers consider, KGB services is moderate level in terms of worthiness of money spend in the KGB, offering quality services at a reasonable price, and superior value for products & services.

H0.5.4: The proportions of the level of customer retention in Kerala Gramin Bank are equally distributed

Table No 5.4 The level of customer retention of Kerala Gramin Bank

Attribute	Low level (Q1)	Moderate level (Q2)	High level (Q3)	Total	Chi-Square value	P value
Level of customer retention factor	176 (27.4%)	288 (44.9%)	178 (27.7%)	642 (100%)	38.39	<0.001**

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

Since the P value is <0.01, the proportions of level of customer retention in Kerala Gramin bank are not equally distributed. This indicates that there is a significant difference in the levels of customer retention in Kerala Gramin Bank. From the above table, it can be observed that 27.4 percent of bank customers have low level intention to retention with bank. 44.9 percent of bank customers have moderate level intention to retention with bank. 27.7 percent of customers have high level intention to retention with bank. So, it can be said that majority of customers intention to retention with bank is moderate level. It means that the customers have moderate level intention to continue to with bank, and their loyalty level and intention to keep the relationship with bank is also average.

H0.5.5: The proportions of the level of word of mouth referrals in Kerala Gramin Bank are equally distributed

Table No 5.5 The level of word of mouth referrals of Kerala Gramin Bank

Attribute	Low level (Q1)	Moderate level (Q2)	High level (Q3)	Total	Chi-Square value	P value
Level of word of mouth referral of customers in the KGB	166 (25.9%)	302 (47%)	174 (27.1%)	642 (100%)	54.43	<0.001**

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

Since the P value is <0.01, the proportions of level of word of mouth referral of customers in the KGB is not equally distributed. It indicates that there are significant difference regarding the levels word of mouth referral of customers in the KGB. From the above table, it can be interpreted that 25.9 percent of Gramin bank customers have only low level intention to recommend the KGB to others. 47 percent of bank customers have moderate level intention to recommend the Kerala Gramin bank to others. 27.1 percent of the bank customers have moderate level intention to recommend the bank to others. So, it can be said that most of customers have moderate level intention to recommend the KGB to others. It means the customers' do not have high level intention to give the positive comments about the KGB.

5.4 Socio-demographic difference among bank customers and level of post service behaviour

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

> *(1) Gender*
>
> *(2) Age*
>
> *(3) Educational Qualification*
>
> *(4) Occupation*
>
> *(5) Experience with the bank*
>
> *(6) Accounts in other banks*

The following five factors are considered as post service behaviour of the bank customers for the analysis

> *(1) Customer trust*
>
> *(2) Customer satisfaction*
>
> *(3) Perceived value*
>
> *(4) Customer retention*
>
> *(5) Word of mouth referral*

5.4.1 Socio-demographic difference among the bank customers and level of customers' trust

5.4.1.1 Chi-square test for association between gender and level of customers' trust

H0.5.6: There is no significant association between gender and level of customers' trust

Table 5.6: Chi-square test for association between gender and level of customers' trust

Gender	Level of Customers' trust			Total	Chi-square Value	P value
	Low	Moderate	High			
Male	102 (30.9%)	122 (37%)	106 (32.1%)	330 (100%)	3.215	0.200^{NS}
Female	78 (25%)	118 (37.8%)	116 (37.2%)	312 (100%)		
Total	180 (28%)	240 (37.4%)	222 (34.6%)	642 (100%)		

Source: Primary data

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

2. NS denotes Non-Significance

Since P value is higher than 0.05, the null hypothesis is accepted. Hence, it can be concluded that there is no significant association between gender and level of customers' trust among the customers of Kerala Gramin Bank.

5.4.1.2 Chi-square test for association between age group of bank customers and level of customers' trust

H0.5.7: There is no significant association between age group of bank customers and level of customers' trust

Table 5.7: Chi-square test for association between age group of the bank customers and level of customers' trust

Age	Level of Customers' trust			Total	Chi-square Value	P value
	Low	Moderate	High			
Below 25 years	70 (37.2%)	76 (40.4%)	42 (22.3%)	188 (100%)		
26 to 35 years	58 (27.6%)	74 (35.2%)	78 (37.1%)	210 (100%)	25.499	<0.001**
36 to 50	36	62	60	158		

years	(22.8%)	(39.2%)	(38%)	(100%)		
Above 50 years	16 (18.6%)	28 (32.6%)	42 (48.8%)	86 (100%)		
Total	**180 (28%)**	**240 (37.4%)**	**222 (34.6%)**	**642 (100%)**		

Source: Primary data

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

*2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1% level. Hence, it can be concluded that there is association between various age group and level of customers' trust among the customers of Kerala Gramin Bank. Based on the row percentage, under the age group below 25 years, 37.2% customers perceive low level of trust, 40.4 % customers feel moderate level of customers' trust and 22.3% customers have high level trust. In case of 26 to 35 years age group, 27.6% customers feel low level trust, 35.2% customers perceive moderate level of trust and 37.1% customers have high level trust. In the case of 36 to 50 years age group, 22.8% have low level of trust, 39.2% feel moderate level trust and 38% customers perceive high level of trust. About above 50 years age group customers, 18.6 % feel low level trust, 32.6% perceive moderate level trust and 48.8 % have high level of trust. Therefore, it is understood that, below 25 years age group customers perceive low level trust in services of KGB than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers feel high level trust than other age group customers.

5.4.1.3 Chi-square test for association between educational qualification and level of customers' trust

H0.5.8: There is no significant association between educational qualification and level of customers' trust

Table 5.8: Chi-square test for association between educational qualification and level of customers' trust

Educational qualification	Level of Customers' trust			Total	Chi-square Value	P value
	Low	Moderate	High			
Below SSLC	10 (29.4%)	12 (35.3%)	12 (35.3%)	34 (100%)	35.198	<0.001 **
SSLC	28 (31.8%)	22 (25%)	38 (43.2%)	88 (100%)		
Higher secondary	22 (18.6%)	38 (32.2%)	58 (49.2%)	118 (100%)		
Graduation	76 (35.5%)	76 (35.5%)	62 (29%)	214 (100%)		
Post-graduation	34 (24.3%)	68 (48.6%)	38 (27.1%)	140 (100%)		
Professional/Diploma	10 (20.8%)	24 (50%)	14 (29.2%)	48 (100%)		
Total	180 (28%)	240 (37.4%)	222 (34.6%)	642 (100%)		

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

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between educational qualification of customers and level of customers' trust. In reference to row percentage, In case of customers having qualification below SSLC, 29.4% customers perceive low level trust. 35.3% customers feel moderate level and high level trust. In case of customers who qualified SSLC, 31.8% customers have low level trust. 25% customers feel moderate level trust. 43.2% customers have high level trust. Among customers, qualified higher secondary,18.6% have low level trust, 32.2% feel moderate level trust and 49.2% customers perceive high level of trust. In case of graduated customers, 35.5 % perceive low level trust and moderate level trust, and also29 % customers have high level of trust. On other hand, among post graduated customers, 24.3% customers feel low level trust. 48.6% customers perceive

moderate level trust and 27.1% have high level of trust. Beside these, in case of customers having professional degree or diploma, 20.8% customers perceive low level trust, 50% feel moderate level trust and 29.2% have high level of trust. All these portrays, customers having graduation degree feel low level of trust in services of KGB than any other groups of customers such as customers having qualification below SSLC, SSLC, higher secondary, post graduation degree and professional degree or diploma. On the other hand, Customers having higher secondary qualification feel high level of trust than any other groups.

5.4.1.4 Chi-square test for association between occupation and level of customers' trust
H0.5.9: There is no significant association between occupation and level of customers' trust

Table 5.9: Chi-square test for association between occupation and level of customers' trust

Occupation	Level of Customers' trust			Total	Chi-square Value	P value
	Low	**Moderate**	**High**			
Govt. sector	18 (19.6%)	42 (45.7%)	32 (34.8%)	**92 (100%)**		
Private sector	52 (34.7%)	58 (38.7%)	40 (26.7%)	**150 (100%)**		
Self-employed	38 (33.3%)	26 (22.8%)	50 (43.9%)	**114 (100%)**		
Student	44 (33.3%)	54 (40.9%)	34 (25.8%)	**132 (100%)**	36.636	<0.001**
House wife	12 (13%)	36 (39.1%)	44 (47.8%)	**92 (100%)**		
Others	16 (25.8%)	24 (38.7%)	22 (35.5%)	**62 (100%)**		
Total	**180 (28%)**	**240 (37.4%)**	**222 (34.6%)**	642 (100%)		

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

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between occupation of customers and level of customers' trust. Based on row percentage, it is understood that, in case of government sector employed customers, 19.6% customers perceive low level of trust, 45.7% customers feel moderate level and 34.8% have high level of trust. Regarding private sector employed customers, 34.7% customers have low level trust. 38.7 % customers feel moderate level trust. 26.7% customers have high level trust. Among self employed customers, 33.3% have low level trust, 22.8% feel moderate level trust and 43.9% customers perceive high level of trust. However, In case of student customers, 33.3% perceive low level trust, 40.9% have moderate level trust, and 25.8% feel high level of trust. On other hand, among house wife customers, 13% feel low level trust. 39.1% customers perceive moderate level of trust and 47.8% customers have high level of trust. Beside these, in case of customers engaged in other employment, 25.8% customers perceive low level of trust, 38.7% feel moderate level trust and 35.5% have high level of trust. All (these indicates that, private sector employed customers, perceive low level trust in service of KGB than other groups such as government sector employed customers, self-employed customers, student customers, house wife customers and customers engaged in other occupation. House wife customers perceive high level of trust than other group of customers.

5.4.1.5 Chi-square test for association between customer's experience with bank and level of customers' trust

H0.5.10: There is no significant association between customer's experience with bank and level of customers' trust

**Table 5.10: Chi-square test for association between customer's experience
with bank and level of customers' trust**

Experience with bank	Level of Customers' trust			Total	Chi-square Value	P value
	Low	**Moderate**	**High**			
1 to 3 years	102 (34%)]	130 (43.3%)	68 (22.7%)	**300 (100%)**		
4 to 5 years	42 (22.1%)	76 (40%)	72 (37.9%)	**190 (100%)**		
6 to 10 years	24 (25.5%)	18 (19.1%)	52 (55.3%)	**94 (100%)**	50.094	<0.001**
Above 10 years	12 (20.7%)	16 (27.6%)	30 (51.7%)	**58 (100%)**		
Total	**180 (28%)**	**240 (37.4%)**	**222 (34.6%)**	**642 (100%)**		

Source: Primary data

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

   *2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1
percent level of significance. Hence it is referred that, there is association
between customer's experience with bank and level of customers' trust. Row
percentage indicates that, among customers who have experience with bank for
1-3 years, 34% customers perceive low level of trust, 43.3% customers feel
moderate level trust and 22.7% have high level trust. In case of customers,
having experience with bank for 4-5 years, 22.1% customers have low level
trust, 40% customers feel moderate level trust and 37.9% customers have high
level trust. Regarding customers who have experience for 6-10 years, 25.5%
have low level trust, 19.1% feel moderate level trust and 55.3% customers
perceive high level of trust. However, In case of customers having experience
above 10 years, 20.7% perceive low level trust, 27.6% have moderate level
trust, and 51.7 % feel high level of trust. On these ground it is summed up that,

customers having experience with bank for 1-3 years feel low level customers' trust in service of KGB than other groups of customers like customers having experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank 6-10 years feel high level of trust than other groups.

5.4.1.6 Chi-square test for association between customers having and not having account with other bank and level of customers' trust

H0.5.11: There is no significant association between customers having and not having account with other bank and level of customers' trust

Table 5.11: Chi-square test for association between customers having and not having account with other banks and level of customers' trust

Account in other banks	Level of Customers' trust			Total	Chi-square Value	P value
	Low	Moderate	High			
Yes	144 (30.8%)	180 (38.5%)	144 (30.8%)	468 (100%)	13.383	0.002**
No	36 (20.7%)	60 (34.5%)	78 (44.8%)	174 (100%)		
Total	180 (28%)	240 (37.4%)	222 (34.6%)	642 (100%)		

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

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between customers having and not having account with other bank and level of customers' trust. Based on row percentage, it is clear that, in case of customers

who have account with other bank, 30.8% customers perceive low level trust, 38.5% customers feel moderate level trust and 30.8% have high level of trust. Regarding customers, who does not have account with other bank, 20.7% customers have low level trust, 34.5% customers feel moderate level trust and44.8% customers have high level trust. Therefore, it is inferred that, customers who have account with other bank feel low level trust in service of KGB than customers who does not have account with other bank. Whereas, customers who does not have account with other bank feel high level trust than customers who have account with other bank.

5.4.2 Socio-demographic difference among the bank customers and level of customer satisfaction

5.4.2.1 Chi-square test for association between gender and level of customer satisfaction

H0.5.12: There is no significant association between gender and level of customer satisfaction

Table 5.12: Chi-square test for association between gender and level of customer satisfaction

Gender	Level of customer satisfaction			Total	Chi-square Value	P value
	Low	**Moderate**	**High**			
Male	92 (27.9%)	152 (46.1%)	86 (26.1%)	**330 (100%)**		
Female	72 (23.1%)	134 (42.9%)	106 (34%)	**312 (100%)**	5.155	0.076^{NS}
Total	**164 (25.5%)**	**286 (44.5%)**	**192 (29.9%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
   2. NS denotes Non-Significance

Since P value is higher than 0.05, the null hypothesis is accepted. Hence, it can be concluded that there is no significant association between gender and level of customer satisfaction among Kerala Gramin Bank customers.

5.4.2.2 Chi-square test for association between age group of bank customers and level of customer satisfaction

H0.5.13: There is no significant association between age group of bank customers and level of customer satisfaction

Table 5.13: Chi-square test for association between age group of the bank customers and level of customer satisfaction

Age	Level of customer satisfaction			Total	Chi-square Value	P value
	Low	**Moderate**	**High**			
Below 25 years	60 (31.9%)	98 (52.1%)	30 (16%)	**188 (100%)**		
26 to 35 years	46 (21.9%)	100 (47.6%)	64 (30.5%)	**210 (100%)**		
36 to 50 years	42 (26.6%)	54 (34.2%)	62 (39.2%)	**158 (100%)**	33.899	<0.001**
Above 50 years	16 (18.6%)	34 (39.5%)	36 (41.9%)	**86 (100%)**		
Total	**164 (25.5%)**	**286 (44.5%)**	**192 (29.9%)**	**642 (100%)**		

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

Since P value is less than 0.01, the null hypothesis is rejected at 1% level. Hence, it can be concluded that there is association between various age group and level of customer satisfaction among Kerala Gramin Bank customers. Based on the row percentage, in case of age group below 25 years,

31.9% customers perceive low level customer satisfaction, 52.1% feel moderate level satisfaction and 16% customers have high level satisfaction. Under the age group of 26 to 35 years, 21.9% customers feel low level satisfaction, 47.6% perceive moderate level customer satisfaction and 30.5% have high level satisfaction. In the case of 36 to 50 years age group, 26.6% have low level customer satisfaction, 34.2% feel moderate level satisfaction and 39.2% customers perceive high level satisfaction. About above 50 years age group customers, 18.6% customers feel low level satisfaction, 39.5% perceive moderate level satisfaction and 41.9 % have high level customer satisfaction. Therefore, it is understood that, below 25 years age group customers perceive low level customer satisfaction in services of KGB as post service behaviour than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers feel high level customer satisfaction than other age group customers.

5.4.2.3 Chi-square test for association between educational qualification and level of customer satisfaction

H0.5.14: There is no significant association between educational qualification and level of customer satisfaction

Table 5.14: Chi-square test for association between educational qualification and level of customer satisfaction

Educational qualification	Level of customer satisfaction			Total	Chi-square Value	P value
	Low	Moderate	High			
Below SSLC	12 (35.3%)	10 (29.4%)	12 (35.3%)	34 (100%)		
SSLC	28 (31.8%)	28 (31.8%)	32 (36.4%)	88 (100%)		
Higher secondary	22 (18.6%)	40 (33.9%)	56 (47.5%)	118 (100%)	47.123	<0.001**
Graduation	62	96	56	214		

	(29%)	(44.9%)	(26.2%)	**(100%)**		
Post-graduation	28 (20%)	84 (60%)	28 (20%)	**140 (100%)**		
Professional/Diploma	12 (25%)	28 (58.3%)	8 (16.7%)	**48 (100%)**		
Total	**164 (25.5%)**	**286 (44.5%)**	**192 (29.9%)**	**642 (100%)**		

Source: Primary data

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

*2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between educational qualification of customers and level of customer satisfaction. In reference to row percentage, regarding customers who have qualification below SSLC, 35.3% perceive low level customer satisfaction, 29.4% customers feel moderate level customer satisfaction and 35.3% have high level customer satisfaction. In case of customers, who have SSLC qualification, 31.8% customers have low level and moderate level customer satisfaction and 36.4% customers have high level satisfaction. Among customers, qualified higher secondary 18.6% have low level customer satisfaction, 33.9% feel moderate level satisfaction and 47.5% customers perceive high level customer satisfaction. In case of graduated customers, 29 % customers perceive low level satisfaction, 44.9% feel moderate level satisfaction, and also 26.2% have high level customer satisfaction. On other hand, about post graduated customers, 20% feel low level and high level customer satisfaction and 60% perceive moderate level customer satisfaction. Beside these, in case of customers having professional degree or diploma, 25% customers perceive low level customer satisfaction, 58.3% feel moderate level satisfaction and 16.7% have high level customer satisfaction. All these portrays, customers having qualification below SSLC feel low level customer satisfaction in services of KGB as post service behaviour than any other groups

of customers such as customers having SSLC qualification, higher secondary qualification, graduation degree, post graduation degree and professional degree or diploma. On the other hand, Customers having higher secondary qualification feel high level customer satisfaction than any other groups.

5.4.2.4 Chi-square test for association between occupation and level of customer satisfaction

H0.5.15: There is no significant association between occupation and level of customer satisfaction

Table 5.15: Chi-square test for association between occupation and level of customer satisfaction

Occupation	Level of customer satisfaction			Total	Chi-square Value	P value
	Low	Moderate	High			
Govt. sector	18 (19.6%)	50 (54.3%)	24 (26.1%)	92 (100%)		
Private sector	36 (24%)	76 (50.7%)	38 (25.3%)	150 (100%)		
Self-employed	34 (29.8%)	38 (33.3%)	42 (36.8%)	114 (100%)		
Student	40 (30.3%)	68 (51.5%)	24 (18.2%)	132 (100%)	43.383	<0.001**
House wife	18 (19.6%)	26 (28.3%)	48 (52.2%)	92 (100%)		
Others	18 (29%)	28 (45.2%)	16 (25.8%)	62 (100%)		
Total	**164 (25.5%)**	**286 (44.5%)**	**192 (29.9%)**	**642 (100%)**		

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

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between occupation of customers and level of customer satisfaction. Based on row percentage, it is understood that, in case of government sector employed customers, 19.6% customers perceive low level customer satisfaction, 54.3%

customers feel moderate level satisfaction and 26.1% have high level customer satisfaction. Regarding private sector employed customers, 24% customers have low level customer satisfaction, 50.7% customers feel moderate level satisfaction and 25.3% customers have high level satisfaction. Among self employed customers, 29.8% have low level satisfaction, 33.3% feel moderate level customer satisfaction and 36.8% customers perceive high level satisfaction. However, In case of student customers, 30.3% perceive low level customer satisfaction, 51.5% have moderate level satisfaction, and 18.2 % feel high level customer satisfaction. On other hand, among house wife customers, 19.6% feel low level customer satisfaction. 28.3% customers perceive moderate level satisfaction and 52.2% customers have high level satisfaction. Beside these, in case of customers engaged in other employment, 29% customers perceive low level customer satisfaction, 45.2% feel moderate level satisfaction and 25.8% have high level customer satisfaction. All these indicates that, student customers, perceive low level customer satisfaction in service of KGB as post service behaviour than other groups such as government sector employed customers, private sector employed customers, self employed customers, house wife customers and customers engaged in other occupation. However, house wife customers perceive high level of satisfaction than other group of customers.

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

H0.5.16: There is no significant association between customer's experience with bank and level of customer satisfaction

Table 5.16: Chi-square test for association between customer's experience with bank and level of customer satisfaction

Experience with bank	Level of customer satisfaction			Total	Chi-square Value	P value
	Low	Moderate	High			
1 to 3 years	94 (31.3%)	146 (48.7%)	60 (20%)	300 (100%)	44.898	<0.001**
4 to 5 years	36 (18.9%)	94 (49.5%)	60 (31.6%)	190 (100%)		
6 to 10 years	22 (23.4%)	24 (25.5%)	48 (51.1%)	94 (100%)		
Above 10 years	12 (20.7%)	22 (37.9%)	24 (41.4%)	58 (100%)		
Total	164 (25.5%)	286 (44.5%)	192 (29.9%)	642 (100%)		

Source: Primary data

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

*2.   ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is referred that, there is association between customer's experience with bank and level of customer satisfaction. Row percentage indicates that, among customers who have experience with bank for 1-3 years, 31.3% customers perceive low level customer satisfaction, 48.7% customers feel moderate level customer satisfaction and 20% have high level customer satisfaction. In case of customers, having experience with bank for 4-5 years, 18.9% customers have low level customer satisfaction, 49.5% customers feel moderate level customer satisfaction and 31.6% customers have high level customer satisfaction. Regarding customers who have experience for 6-10 years, 23.4% have low level satisfaction, 25.5% feel moderate level satisfaction and 51.1% customers perceive high level customer satisfaction. However, In case of customers having experience above 10 years, 20.7% perceive low level customer satisfaction, 37.9% have moderate level satisfaction, and 41.4% feel high level customer satisfaction. On these ground, it is summed up that, customers having experience with bank for 1-3 years feel

low level customer satisfaction in service of KGB as post service behaviour than other groups of customers like customers having experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank 6-10 years feel high level customer satisfaction than other groups.

5.4.2.6 Chi-square test for association between customers having and not having account with other bank and level of customer satisfaction

H0.5.17: There is no significant association between customers having and not having account with other bank and level of customer satisfaction

Table 5.17: Chi-square test for association between customers having and not having account with other banks and level of customer satisfaction

Account in other banks	Level of customer satisfaction			Total	Chi-square Value	P value
	Low	Moderate	High			
Yes	134 (28.6%)	214 (45.7%)	120 (25.6%)	468 (100%)	17.486	<0.001**
No	30 (17.2%)	72 (41.4%)	72 (41.4%)	174 (100%)		
Total	164 (25.5%)	286 (44.5%)	192 (29.9%)	642 (100%)		

Source: Primary data

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

*2.   ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between customers having and not having account with other bank and level of customer satisfaction. Based on row percentage, it is clear that, in case of customers who have account with other bank, 28.6% customers perceive low level customer satisfaction, 45.7% customers feel moderate level satisfaction and 25.6% have high level customer satisfaction. Regarding customers, who

does not have account with other bank, 17.2% customers have low level customer satisfaction. 41.4% customers feel moderate level and high level customer satisfaction. Therefore, it is inferred that, customers who have account with other bank feel low level satisfaction in service of KGB than customers who does not have account with other bank. Whereas, customers who does not have account with other bank feel high level satisfaction than customers who have account with other bank.

5.4.3 Socio-demographic difference among the bank customers and level of perceived value

5.4.3.1 Chi-square test for association between gender and level of perceived value

H0.5.18: There is no significant association between gender and level of perceived value

Table 5.18: Chi-square test for association between gender and level of perceived value

Gender	Level of perceived value			Total	Chi-square Value	P value
	Low	Moderate	High			
Male	102 (30.9%)	132 (40%)	96 (29.1%)	330 (100%)	1.382	0.501[NS]
Female	84 (26.9%)	128 (41%)	100 (32.1%)	312 (100%)		
Total	**186 (29%)**	**260 (40.5%)**	**196 (30.5%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
2. NS denotes Non-Significance

Since P value is higher than 0.05, the null hypothesis is accepted. Hence, it can be concluded that there is no significant association between gender and level of perceived value among the customers of Kerala Gramin Bank.

5.4.3.2 Chi-square test for association between age group of bank customers and level of perceived value

H0.5.19: There is no significant association between age group of bank customers and level of perceived value

Table 5.19: Chi-square test for association between age group of the bank customers and level of perceived value

Age	Level of perceived value			Total	Chi-square Value	P value
	Low	Moderate	High			
Below 25 years	66 (35.1%)	90 (47.9%)	32 (17%)	188 (100%)	31.018	<0.001**
26 to 35 years	58 (27.6%)	88 (41.9%)	64 (30.5%)	210 (100%)		
36 to 50 years	42 (26.6%)	56 (35.4%)	60 (38%)	158 (100%)		
Above 50 years	20 (23.3%)	26 (30.2%)	40 (46.5%)	86 (100%)		
Total	**186 (29%)**	**260 (40.5%)**	**196 (30.5%)**	**642 (100%)**		

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

Since P value is less than 0.01, the null hypothesis is rejected at 1% level. Hence, it can be concluded that there is association between various age group customers and level of perceived value in service quality among the customers of Kerala Gramin Bank. Based on the row percentage, under the age group below 25 years, 35.1% customers perceive low level of value, 47.9% customers feel moderate level of perceived value and 17% customers have

high level perceived value. Among the age group of 26 to 35 years, 27.6% customers feel low level perceived value, 41.9% customers perceive moderate level value and 30.5% customers have high level perceived value. In the case of 36 to 50 years age group, 26.6% customers have low level of perceived value, 35.4% feel moderate level perceived value and 38% customers perceive high level of value. About above 50 years age group customers, 23.3% feel low level perceived value, 30.2% customers feel moderate level perceived value and 46.5% have high level perceived value. Therefore, it is understood that, below 25 years age group customers perceive low level value in services of KGB than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers feel high level value than other age group customers.

5.4.3.3 Chi-square test for association between educational qualification and level of perceived value

H0.5.20: There is no significant association between educational qualification and level of perceived value

Table 5.20: Chi-square test for association between educational qualification and level of perceived value

Educational qualification	Level of perceived value			Total	Chi-square Value	P value
	Low	Moderate	High			
Below SSLC	12 (35.3%)	10 (29.4%)	12 (35.3%)	**34 (100%)**		
SSLC	24 (27.3%)	36 (40.9%)	28 (31.8%)	**88 (100%)**	28.512	0.001**
Higher secondary	24 (20.3%)	42 (35.6%)	52 (44.1%)	**118 (100%)**		
Graduation	76 (35.5%)	76 (35.5%)	62 (29%)	**214 (100%)**		

Post-graduation	38 (27.1%)	74 (52.9%)	28 (20%)	**140 (100%)**		
Professional/Diploma	12 (25%)	22 (45.8%)	14 (29.2%)	**48 (100%)**		
Total	**186 (29%)]**	**260 (40.5%)**	**196 (30.5%)**	**642 (100%)**		

Source: Primary data

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

2. ** Denotes significant at 1% level

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between educational qualification of customers and level of perceived value. In reference to row percentage, In case of customers having qualification below SSLC, 35.3% customers perceive low level value, 29.4% customers feel moderate level perceived value and 35.3% have high level perceived value. In case of customers, qualified SSLC, 27.3% customers have low level perceived value, 40.9% customers feel moderate level value and 31.8% customers have high level perceived value. Among customers, qualified higher secondary, 20.3% have low level perceived value, 35.6% feel moderate level value and 44.1% customers perceive high level value. In case of graduated customers, 35.5% customers perceive low level and moderate level value, and also 29% customers have high level value. On other hand, among post graduated customers, 27.1% customers feel low level value, 52.9% customers perceive moderate level value and 20% customers have high level perceived value. Beside these, in case of customers having professional degree or diploma, 25% customers perceive low level value, 45.8% feel moderate level value and 29.2% customers have high level value. These portrays, customers having graduation degree perceive low level value in services of KGB as post service behaviour than any other groups of customers such as customers having qualification below SSLC, SSLC, higher secondary, post graduation degree

and professional degree or diploma. On the other hand, Customers having higher secondary qualification perceive high level value than any other groups.

5.4.3.4 Chi-square test for association between occupation and level of perceived value

H0.5.21: There is no significant association between occupation and level of perceived value

Table 5.21: Chi-square test for association between occupation and level of perceived value

Occupation	Level of perceived value			Total	Chi-square Value	P value
	Low	Moderate	High			
Govt. Sector	20 (21.7%)	42 (45.7%)	30 (32.6%)	92 (100%)	28.508	0.001**
Private sector	44 (29.3%)	64 (42.7%)	42 (28%)	150 (100%)		
Self-employed	34 (29.8%)	44 (38.6%)	36 (31.6%)	114 (100%)		
Student	50 (37.9%)	58 (43.9%)	24 (18.2%)	132 (100%)		
House wife	16 (17.4%)	34 (37%)	42 (45.7%)	92 (100%)		
Others	22 (35.5%)	18 (29%)	22 (35.5%)	62 (100%)		
Total	**186 (29%)**	**260 (40.5%)**	**196 (30.5%)**	**642 (100%)**		

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

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between occupation of customers and level of perceived value. Based on row percentage, it is understood that, in case of government sector employed customers, 21.7% customers perceive low level of value, 45.7% customers feel moderate level value and 32.6% have high level perceived value. Regarding private sector employed customers, 29.3% customers have low level perceived

value, 42.7% customers feel moderate level value, 28% customers have high level perceived value. Among self employed customers, 29.8% customers have low level perceived value, 38.6% feel moderate level value and 31.6% customers perceive high level of value. However, In case of student customers, 37.9% perceive low level value, 43.9% have moderate level value, and 18.2% feel high level perceived value. On other hand, among house wife customers, 17.4% customers feel low level value, 37% customers perceive moderate level value and 45.7% customers have high level perceived value. Beside these, in case of customers engaged in other employment, 35.5% customers perceive low level value, 29% feel moderate level perceived value and 35.5% have high level perceived value. All these indicates that, student customers perceive low level value in service of KGB than other groups such as government sector employed customers, private sector employed customers, self employed customers, house wife customers and customers engaged in other occupation. However, house wife customers perceive high level value than other group of customers.

5.4.3.5 Chi-square test for association between customer's experience with bank and level of perceived value

H0.5.22: There is no significant association between customer's experience with bank and level of perceived value

Table 5.22: Chi-square test for association between customer's experience with bank and level of perceived value

Experience with bank	Level of perceived value			Total	Chi-square Value	P value
	Low	Moderate	High			
1 to 3 years	98 (32.7%)	150 (50%)	52 (17.3%)	**300 (100%)**	73.726	<0.001**
4 to 5 years	54 (28.4%)	76 (40%)	60 (31.6%)	**190 (100%)**		

6 to 10 years	22 (23.4%)	16 (17%)	56 (59.6%)	**94 (100%)**	
Above 10 years	12 (20.7%)	18 (31%)	28 (48.3%)	**58 (100%)**	
Total	**186 (29%)**	**260 (40.5%)**	**196 (30.5%)**	**642 (100%) [100%]**	

Source: Primary data

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

*2. ** Denotes significant at 1% leve*l

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level significance. Hence it is referred that, there is association between customer's experience with bank and level of perceived value. Row percentage indicates that, Among customers who have experience with bank for 1-3 years, 32.7% customers perceive low level value, 50% customers feel moderate level perceived value and 17.3% have high level perceived value. In case of customers, having experience with bank for 4-5 years, 28.4% customers have low level perceived value. 40% customers feel moderate level value. 31.6% customers have high level perceived value. Regarding customers who have experience for 6-10 years, 23.4% customers have low level perceived value, 17% feel moderate level value and 59.6% customers perceive high level value. However, In case of customers having experience above 10 years, 20.7% customers perceive low level value, 31% have moderate level perceived value, and 48.3% feel high level value. On these ground it is summed up that, customers having experience with bank for 1-3 years feel low level perceived value in service of KGB than other groups of customers like customers having experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank 6-10 years feel high level value than other groups.

5.4.3.6 Chi-square test for association between customers having and not having account with other bank and level of perceived value

H0.5.23: There is no significant association between customers having and not having account with other bank and level of perceived value

Table 5.23: Chi-square test for association between customers having and not having account with other banks and level of perceived value

Account in other banks	Level of perceived value			Total	Chi-square Value	P value
	Low	Moderate	High			
Yes	154 (32.9%)	192 (41%)	122 (26.1%)	468 (100%)	20.600	<0.001**
No	32 (18.4%)	68 (39.1%)	74 (42.5%)	174 (100%)		
Total	**186 (29%)**	**260 (40.5%)**	**196 (30.5%)**	**642 (100%)**		

Source: Primary data

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

*2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between customers having and not having account with other bank and level of perceived value. Based on row percentage, it is clear that, in case of customers who have account with other bank, 32.9% customers perceive low level value. 41% customers feel moderate level value and 26.1% have high level value. Regarding customers, who does not have account with other bank, 18.4% customers have low level perceived value. 39.1% customers feel moderate level value and 42.5% customers have high level perceived value. Therefore, it is inferred that, customers who have account with other bank perceive low level value in service of KGB than customers who does not have account with

other bank. Whereas, customers who does not have account with other bank perceive high level value than customers who have account with other bank.

5.4.4 Socio-demographic difference among the bank customers and level of customer retention

5.4.4.1 Chi-square test for association between gender and level of customer retention

H0.5.24: There is no significant association between gender and level of customer retention

Table 5.24: Chi-square test for association between gender and level of customer retention

Gender	Level of customer retention			Total	Chi-square Value	P value
	Low	**Moderate**	**High**			
Male	106 (32.1%)	144 (43.6%)	80 (24.2%)	**330 (100%)**	8.686	0.013*
Female	70 (22.4%)	144 (46.2%)	98 (31.4%)	**312 (100%)**		
Total	**176 (27.4%)**	**288 (44.9%)**	**178 (27.7%)**	**642 (100%)**		

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

Since P value is lesser than 0.05, the null hypothesis is rejected. Hence, it can be concluded that there is significant association between gender and level of customer retention among Kerala Gramin Bank customers. On the basis of row percentage, in case of male customers, 32.1% customers show low level intention to retain in KGB, whereas, 43.6% of them have moderate level and 24.2% customers show high level intention. Among female customers, 22.4% customers have low level intention to retain with KGB, 46.2% of them have moderate level and 31.4% customers have high level intention. On these

ground it is summed up that, male customer's level of intention to retain with the bank is lower than female customers. Whereas, female customers shows high level retention intention with KGB than male customers.

5.4.4.2 Chi-square test for association between age group of bank customers and level of customer retention

H0.5.25: There is no significant association between age group of bank customers and level of customer retention

Table 5.25: Chi-square test for association between age group of the bank customers and level of customer retention

Age	Level of customer retention			Total	Chi-square Value	P value
	Low	Moderate	High			
Below 25 years	68 (36.2%)	94 (50%)	26 (13.8%)	**188 (100%)**		
26 to 35 years	48 (22.9%)	100 (47.6%)	62 (29.5%)	**210 (100%)**		
36 to 50 years	42 (26.6%)	58 (36.7%)	58 (36.7%)	**158 (100%)**	32.910	<0.001**
Above 50 years	18 (20.9%)	36 (41.9%)	32 (37.2%)	**86 (100%)**		
Total	**176 (27.4%)**	**288 (44.9%)**	**178 (27.7%)**	**642 (100%)**		

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

Since P value is less than 0.01, the null hypothesis is rejected at 1% level. Hence, it can be concluded that there is association between various age group customers and level of customer retention among Kerala Gramin Bank customers. Based on the row percentage, in case of age group below 25 years, 36.2% customers show low level intention to retain with bank, however, 50% customers have moderate level and 13.8% have high level intention. Under the age group 26 to 35 years, 22.9% customers have intention to retain in KGB at

low level, whereas, 47.6% of them have moderate level intention and 29.5% have high level intention. In the case of 36 to 50 years age group, 26.6% customer show low level intention to retain in KGB, whereas, 36.7% of them have moderate level and high level intention. About above 50 years age group customers, 20.9% customers have low level intention to retain, whereas, 41.9% of them show moderate level and 37.2% show high level intention. Therefore, it is understood that, below 25 years age group customers show low level intention to retain in KGB than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers show high level intention to retain in KGB than other age group customers.

5.4.4.3 Chi-square test for association between educational qualification and level of customer retention

H0.5.26: There is no significant association between educational qualification and level of customer retention

Table 5.26: Chi-square test for association between educational qualification and level of customer retention

Educational qualification	Level of customer retention			Total	Chi-square Value	P value
	Low	Moderate	High			
Below SSLC	10 (29.4%)	14 (41.2%)	10 (29.4%)	34 (100%)		
SSLC	20 (22.7%)	44 (50%)	24 (27.3%)	88 (100%)		
Higher secondary	24 (20.3%)	42 (35.6%)	52 (44.1%)	118 (100%)		
Graduation	76 (35.5%)	88 (41.1%)	50 (23.4%)	214 (100%)	29.997	0.001**
Post-graduation	34 (24.3%)	74 (52.9%)	32 (22.9%)	140 (100%)		
Professional/Diploma	12 (25%)	26 (54.2%)	10 (20.8%)	48 (100%)		
Total	**176 (27.4%)**	**288 (44.9%)**	**178 (27.7%)**	**642 (100%)**		

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

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between educational qualification of customers and level of customer retention. In reference to row percentage, regarding customers who have qualification below SSLC, 29.4% customers show low level intention to retain in KGB, whereas, 41.2% customers show moderate level and 29.4% show high level intention to retain with bank. In case of customers, who have SSLC qualification, 22.7% customers have low level intention to retain, whereas, 50% of them have moderate level 27.3% customers have high level intention to retain. Among customers qualified higher secondary education, 20.3% customers have low level intention to retain in KGB, whereas, 35.6% customers have moderate level and 44.1% customers have high level intention. In case of graduated customers, 35.5% customers show low level intention, whereas, 41.1% of them have moderate level and 23.4% have high level intention On other hand, about post graduated customers, 24.3% customers have low level intention to retain in KGB, 52.9% customers show moderate level and 22.9% customers show high level intention. Beside these, in case of customers having professional degree or diploma, 25% customers show low level intention to retain, whereas, 54.2% of them have moderate level and 20.8% have high level intention. All these portrays, customers having graduation degree show low level intention to retain in KGB than any other groups of customers such as customers having qualification below SSLC, SSLC, higher secondary, post graduation degree and professional degree or diploma. On the other hand, Customers having higher secondary qualification have high level intention than any other groups.

5.4.4.4 Chi-square test for association between occupation and level of customer retention

H0.5.27: There is no significant association between occupation and level of customer retention

Table 5.27: Chi-square test for association between occupation and level of customer retention

Occupation	Level of customer retention			Total	Chi-square Value	P value
	Low	Moderate	High			
Govt. sector	26 (28.3%)	42 (45.7%)	24 (26.1%)	92 (100%)		
Private sector	42 (28%)	76 (50.7%)	32 (21.3%)	150 (100%)		
Self-employed	32 (28.1%)	42 (36.8%)	40 (35.1%)	114 (100%)		
Student	42 (31.8%)	66 (50%)	24 (18.2%)	132 (100%)	31.340	0.001**
House wife	12 (13%)	40 (43.5%)	40 (43.5%)	92 (100%)		
Others	22 (35.5%)	22 (35.5%)	18 (29%)	62 (100%)		
Total	176 (27.4%)	288 (44.9%)	178 (27.7%)	642 (100%)		

Source: Primary data

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

*2.   ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between occupation of customers and level of customer retention. Based on row percentage, it is understood that, in case of government sector employed customers, 28.3% customers have low level intention to retain in KGB, whereas, 45.7% of them have moderate level and 26.1% have high level intention. Regarding private sector employed customers, 28% customers show low level intention to retain, however, 50.7% customers have moderate level intention and 21.3% customers have high level intention. Among self employed customers, 28.1% customers have low level intention to retain in KGB, whereas, 36.8% of them show moderate level intention and 35.1% customers show high level intention. However, In case of student customers, 31.8% customers show low level intention to retain, 50% customers have

moderate level and 18.2% customers have high level intention. On other hand, among house wife customers, 13% customers show low level intention to retain in KGB, whereas, 43.5% of them have moderate level and high level intention. Beside these, in case of customers engaged in other occupation, 35.5% customers show low level and moderate level intention to retain and 29% customers have high level intention. All these indicates that, customers engaged in other occupations, show low level intention to retain in KGB than other groups such as government sector employed customers, private sector employed customers, self employed customers, student customers, house wife customer. However, house wife customers show high level intention than other group of customers.

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

H0.5.28: There is no significant association between customer's experience with bank and level of customer retention

Table 5.28: Chi-square test for association between customer's experience with bank and level of customer retention

Experience with bank	Level of customer retention			Total	Chi-square Value	P value
	Low	Moderate	High			
1 to 3 years	100 (33.3%)	142 (47.3%)	58 (19.3%)	300 (100%)		
4 to 5 years	48 (25.3%)	88 (46.3%)	54 (28.4%)	190 (100%)		
6 to 10 years	16 (17%)	38 (40.4%)	40 (42.6%)	94 (100%)	32.344	<0.001**
Above 10 years	12 (20.7%)	20 (34.5%)	26 (44.8%)	58 (100%)		
Total	**176 (27.4%)**	**288 (44.9%)**	**178 (27.7%)**	**642 (100%)**		

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

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is referred that, there is association between customer's experience with bank and level of customer retention. Row percentage indicates that, Among customers who have experience with bank for 1-3 years, 33.3% customers show low level intention to retain, whereas, 47.3% customers have moderate level and 19.3% customers have high level intention. In case of customers, having experience with bank for 4-5 years, 25.3% customers have low level intention to retain, 46.3% customers show moderate level and 28.4% customers have high level intention. Regarding customers who have experience for 6-10 years, 17% customers have low level intention to retain in KGB, 40.4% of them have moderate level and 42.6% customers have high level intention. However, In case of customers having experience above 10 years, 20.7% customers show low level intention to retain, 34.5% have moderate level and 44.8% have high level intention. On these ground, it is summed up that, customers having experience with bank for 1-3 years have low level intention to retain in KGB than other groups of customers like customers having experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank for above 10 years show high level intention than other groups.

5.4.4.6 Chi-square test for association between customers having and not having account with other bank and level of customer retention

H0.5.29: There is no significant association between customers having and not having account with other bank and level of customer retention

Table 5.29: Chi-square test for association between customers having and not having account with other banks and level of customer retention

Account in other banks	Level of customer retention			Total	Chi-square Value	P value
	Low	Moderate	High			
Yes	146 (31.2%)	208 (44.4%)	144 (24.4%)	468 (100%)		
No	30 (17.2%)	80 (46%)	64 (36.8%)	174 (100%)	16.137	<0.001**
Total	176 (27.4%)	288 (44.9%)	178 (27.7%)	642 (100%)		

Source: Primary data

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

*2. ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between customers having and not having account with other bank and level of customer retention. Based on row percentage, it is clear that, in case of customers who have account with other bank, 31.2% customers show low level intention to retain in KGB, whereas, 44.4% customers have moderate level and 24.4% have high level intention. Regarding customers, who does not have account with other bank, 17.2% customers have low level intention to retain, 46% customers show moderate level and 36% show high level intention. Therefore, it is inferred that, customers who have account with other bank show low level intention to retain in KGB than customers who does not have account with other bank. Whereas, customers who do not have account with other bank have high level intention than customers who have account with other bank.

5.4.5 Socio-demographic difference among the bank customers and level of word of mouth referral

5.4.5.1 Chi-square test for association between gender and level of word of mouth referral

H0.5.30: There is no significant association between gender and level of word of mouth referral

Table 5.30: Chi-square test for association between gender and level of word of mouth referral

Gender	Level of word of mouth referral			Total	Chi-square Value	P value
	Low	Moderate	High			
Male	92 (27.9%)	156 (47.3%)	82 (24.8%)	330 (100%)	2.355	0.308[NS]
Female	74 (23.7%)	146 (46.8%)	92 (29.5%)	312 (100%)		
Total	**166 (25.9%)**	**302 (47%)**	**174 (27.1%)**	**642 (100%)**		

Source: Primary data
Note: 1. The value within ( ) refers to Row Percentage
2. NS denotes Non-Significance

Since P value is higher than 0.05, the null hypothesis is accepted. Hence, it can be concluded that there is no significant association between gender and level of word of mouth referral by KGB customers.

5.4.5.2 Chi-square test for association between age group of bank customers and level of level of word of mouth referral

H0.5.31: There is no significant association between age group of bank customers and level of word of mouth referral

Table 5.31: Chi-square test for association between age group of the bank customers and level of word of mouth referral

Age	level of word of mouth referral			Total	Chi-square Value	P value
	Low	Moderate	High			
Below 25 years	60 (31.9%)	96 (51.1%)	32 (17%)	188 (100%)		
26 to 35 years	50 (23.8%)	100 (47.6%)	60 (28.6%)	210 (100%)		
36 to 50 years	40 (25.3%)	68 (43%)	50 (31.6%)	158 (100%)	17.786	0.007**
Above 50 years	16 (18.6%)	36 (44.2%)	32 (37.2%)	86 (100%)		
Total	**166 (25.9%)**	**302 (47%)**	**174 (27.1%)**	**642 (100%)**		

Source: Primary data

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

*2. ** denotes 1 % level significance*

Since P value is less than 0.01, the null hypothesis is rejected at 1% level. Hence, it can be concluded that there is association between various age group customers and level of word of mouth referral. Based on the row percentage, under the age group below 25 years, 31.9% customers have low level intention to give word of mouth referral about service of KGB, whereas, 51.1% of them have moderate level and 17% customers have high level intention. Among the age group of 26 to 35 years, 23.8% customers show low level intention to give mouth referral, 47.6% customers have moderate level and 28.6% customers have high level intention to say mouth referral. In the case of 36 to 50 years age group, 25.3% show low level intention to say mouth referral, 43% have moderate level and 31.6% customers have high level intention. About above 50 years age group customers, 18.6% customers have low level intention to give mouth referral, whereas, 44.2% of them have

moderate level and 37.2 % have high level intention. Therefore, it is understood that, below 25 years age group customers have low level intention to say mouth referral about services of KGB than other age group such as 26 to 35 years, 36 to 50 and above 50 years. Whereas, above 50 years age group customers have high level intention to say mouth referral than other age group customers.

5.4.5.3 Chi-square test for association between educational qualification and level of word of mouth referral

H0.5.32: There is no significant association between educational qualification and level of word of mouth referral

Table 5.32: Chi-square test for association between educational qualification and level of word of mouth referral

Educational qualification	Level of word of mouth referral			Total	Chi-square Value	P value
	Low	Moderate	High			
Below SSLC	8 (23.5%)	12 (35.3%)	14 (41.2%)	**34 (100%)**		
SSLC	22 (25%)	38 (43.2%)	28 (31.8%)	**88 (100%)**		
Higher secondary	20 (16.9%)	52 (44.1%)	46 (39%)	**118 (100%)**		
Graduation	64 (29.9%)	104 (48.6%)	46 (21.5%)	**214 (100%)**	23.161	0.010*
Post-graduation	40 (28.6%)	68 (48.6%)	32 (22.9%)	**140 (100%)**		
Professional/Diploma	12 (25%)	28 (58.3%)	8 (16.7%)	**48 (100%)**		
Total	**166 (25.9%)**	**302 (47%)**	**174 (27.1%)**	**642 (100%)**		

Source: Primary data

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

*2. * Denotes significant at 5% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between educational qualification of customers and level of word of mouth referral by KGB customers. In reference to row percentage, Regarding customers who have qualification below SSLC, 23.5% customers have low level intention to give mouth referral about KGB service, whereas, 35.3% of them have moderate level and 41.2% customers have high level intention. In case of customers, who have SSLC qualification, 25% customers show low level intention to give word of mouth referral, 43.2% customers have moderate level and 31.8% customers have high level intention. Among customers, qualified higher secondary, 16.9% customers have low level intention to give word of mouth referral, 44.1% customers have moderate level and 39% customers have high level intention to say mouth referral about service of KGB. In case of graduated customers, 29.9% customers show low level interest to give mouth referral, 48.6% show moderate level and 21.5% customers show high level interest. On other hand, about post graduated customers, 28.6% have low level intention to say mouth referral, 48.6% have moderate level and 22.9% customers have high level intention. Beside these, in case of customers having professional degree or diploma, 25% customers have low level intention to give mouth referral, 58.3% have moderate level and 16.7% have high level intention. All these portrays, customers who possess graduation degree have low level intention to say mouth referral regarding services of KGB than any other groups of customers such as customers having qualification below SSLC, SSLC, higher secondary, post graduation degree and professional degree or diploma. On the other hand, Customers having qualification below SSLC have high level intention to give word of mouth referral than any other groups.

5.4.5.4 Chi-square test for association between occupation and level of word of mouth referral

H0.5.33: There is no significant association between occupation and level of word of mouth referral

Table 5.33: Chi-square test for association between occupation and level of word of mouth referral

Occupation	Level of word of mouth referral			Total	Chi-square Value	P value
	Low	Moderate	High			
Govt. sector	18 (19.6%)	42 (45.7%)	32 (34.8%)	92 (100%)		
Private sector	44 (29.3%)	76 (50.7%)	30 (20%)	150 (100%)		
Self-employed	30 (26.3%)	44 (38.6%)	40 (35.1%)	114 (100%)		
Student	44 (33.3%)	66 (50%)	22 (16.7%)	132 (100%)	27.582	0.002**
House wife	14 (15.2%)	44 (47.8%)	34 (37%)	92 (100%)		
Others	16 (25.8%)	30 (48.4%)	16 (25.8%)	62 (100%)		
Total	**166 (25.9%)**	**302 (47%)**	**174 (27.1%)**	**642 (100%)**		

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

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is founded that, there is association between occupation of customers and level of word of mouth referral. Based on row percentage, it is understood that, in case of government sector employed customers, 19.6% customers have low level intention to say mouth

referral about services of KGB, whereas, 45.7% of them have moderate level and 34.8% customers have high level intention. Regarding private sector employed customers, 29.3% customers show low level intention to give mouth referral, however, 50.7% customers have moderate level and 20% customers have high level intention. Among self employed customers, 26.3% customers have low level intention to say mouth referral, 38.6% customers have moderate level and 35.1% customers have high level intention. However, In case of student customers, 33.3% customers feel low level interest in giving mouth referral, whereas, 50% customers have moderate level and 16.7% customers have high level interest. On other hand, among house wife customers, 15.2% customers have low level intention to say mouth referral, 47.8% customers have moderate level and 37% have high level intention. Beside these, in case of customers engaged in other occupation, 25.8% customers show low level and high level intention to give word of mouth referral and also 48.4% customers show moderate level intention. All these indicates that, student customers, have low level intention to say mouth referral about service of KGB as post service behaviour than other groups such as government sector employed customers, private sector employed customers, self employed customers, house wife customers and customers engaged in other occupation. However, house wife customers have high level intention than other group of customers.

5.4.5.5 Chi-square test for association between customer's experience with bank and level of word of mouth referral

H0.5.34: There is no significant association between customer's experience with bank and level of word of mouth referral

Table 5.34: Chi-square test for association between customer's experience with bank and level of word of mouth referral

Experience with bank	Level of word of mouth referral			Total	Chi-square Value	P value
	Low	Moderate	High			
1 to 3 years	86 (28.7%)	156 (52%)	58 (19.3%)	300 (100%)	28.892	<0.001**
4 to 5 years	46 (24.2%)	92 (48.4%)	52 (27.4%)	190 (100%)		
6 to 10 years	22 (23.4%)	36 (38.3%)	36 (38.3%)	94 (100%)		
Above 10 years	12 (20.7%)	18 (31%)	28 (48.3%)	58 (100%)		
Total	**166 (25.9%)**	**302 (47%)**	**174 (27.1%)**	**642 (100%)**		

Source: Primary data

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

*2.   ** Denotes significant at 1% level*

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance. Hence it is referred that, there is association between customer's experience with bank and level of word of mouth referral. Row percentage indicates that, among customers who have experience with bank for 1-3 years, 28.7% customers have low level intention to say mouth referral about Kerala Gramin Bank services, whereas, 52% of them have moderate level and 19.3% have high level intention. In case of customers, having experience with bank for 4-5 years, 24.2% customers show low level intention to give mouth referral, 48.4% customers have moderate level and 27.4% customers have high level intention. Regarding customers who have experience for 6-10 years, 23.4% customers have low level intention to give mouth referral, 38.3% have moderate level and high level intention. However,

In case of customers having experience above 10 years, 20.7% customers have low level intention to say mouth referral, 31% have moderate level and 48.3% have high level intention. On these ground, it is summed up that, customers having experience with bank for 1-3 years have low level intention to say mouth referral about service of KGB than other groups of customers like customers having experience with bank for 4-5 years, 6-10 years and above 10 years. Whereas, customers having experience with bank for above 10 years have high level intention than other groups.

5.4.5.6 Chi-square test for association between customers having and not having account with other bank and level of word of mouth referral

H0.5.35: There is no significant association between customers having and not having account with other bank and level of word of mouth referral

Table 5.35: Chi-square test for association between customers having and not having account with other banks and level of word of mouth referral

Account in other banks	Level of word of mouth referral			Total	Chi-square Value	P value
	Low	Moderate	High			
Yes	136 (29.1%)	226 (48.3%)	106 (22.6%)	**468 (100%)**	20.060	<0.001**
No	30 (17.2%)	76 (43.7%)	68 (39.1%)	**174 (100%)**		
Total	**166 (25.9%)**	**302 (47%)**	**174 (27.1%)**	**642 (100%)**		

Source: Primary data

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

*2. ** Denotes significant at 1% level*

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

between customers having and not having account with other bank and level of word of mouth referral. Based on row percentage, it is clear that, in case of customers who have account with other bank, 29.1% customers have low level intention to give mouth referral regarding KGB service, whereas, 48.3% of them have moderate level and 22.6% have high level intention. Regarding customers, who does not have account with other bank, 17.2% customers have low level intention to say mouth referral, 43.7% customers have moderate level and 39.1% customers have high level intention. Therefore, it is inferred that, customers who have account with other bank have low level intention to give mouth referral about service of KGB than customers who does not have account with other bank. Whereas, customers who does not have account with other bank have high level intention than customers who have account with other bank.

Part – B

5.5 Post service behaviour of Kerala Gramin Bank customers:

Socio-demographic comparison

The following socio-demographic factors are considered for the analysis

1. *Gender*
2. *Age*
3. *Educational qualification*
4. *Occupation*
5. *Experience with the Bank*
6. *Account in other banks*

Table 5.36: One sample t test for the post service behaviour of Kerala Gramin Bank customers

SI. No.	Constructs	Mean	SD	T value	P Value	Rank based on mean
1	Customers' trust	3.82	1.000	20.84	<0.001**	I
2	Customer satisfaction	3.75	0.978	19.49	<0.001**	III
3	Perceived value	3.69	0.981	18.00	<0.00**	V
4	Customer retention	3.78	0.963	20.71	<0.00**	II
5	Word of mouth referrals	3.71	1.045	17.23	<0.00**	IV

Source: Primary data

Test Value - 3; ** indicates significant at 1% level

One sample t test for the mean scores of the post service behaviour of the customers of Kerala Gramin Bank shows that all the mean scores of post service behaviour of the customers of Kerala Gramin Bank are above average. It shows that post service behaviour of the customers of Kerala Gramin Bank are above average level. Ranking of the mean scores of post service behaviour of the customers reveal that Customers' trust (3.82) is the major service quality factor offered by the Kerala Gramin Bank to their customers followed by customer retention (3.78), Customer satisfaction (3.75), Word of mouth referrals (3.71) and Perceived value (3.69)

5.5.1 Gender-wise difference among the Kerala Gramin bank customers regarding the dimensions of post service behaviour

H0.5.36: There is no significant difference between male and female customers with respect to dimensions of post service behaviour of bank customers

Table 5.37: t test for significant difference between male and female customer with respect to dimensions of post service behaviour of bank customers

Dimensions of post service behaviour of bank customers	Gender of the bank customers				T value	P Value
	Male		Female			
	Mean	SD	Mean	SD		
Customers' trust	3.72	1.04	3.92	0.94	2.601	0.011*
Customer satisfaction	3.63	1.03	3.87	0.90	3.152	0.002**
Perceived value	3.62	1.00	3.77	0.95	1.957	0.051^{NS}
Customer retention	3.67	1.03	3.91	0.86	3.165	0.002**
Word of mouth referral	3.61	1.10	3.80	0.97	2.285	0.023*

Source: Primary data
*Note : 1. ** denotes significant at 1% level.*
2. * denotes significant at 5% level.
3. NS denotes non-significant.

Since the p value is less than 0.01, the null hypothesis is rejected at 1 percent level with regard to the factors that customer satisfaction and customer retention. It means, there is a significant difference between male and female customers regarding the factors of post service behaviour of Kerala Gramin bank customers such as customer satisfaction and customer retention.

Since the p value is less than 0.05, the null hypothesis is rejected at 5 percent level for the factors customers' trust and word of mouth referral. Hence, there is a significant difference between male and female customers regarding the factors of post service behaviour of Kerala Gramin bank customers that customer trust and word of mouth referral.

Since the p value is higher than 0.05, the hypothesis is accepted for the factor that perceived value. It indicates that there is no significant difference

between male and female customers regarding the factor of post service behaviour of bank customers that perceived value.

Based on mean score, it can be interpreted that female customers are more trusted in the services of Kerala Gramin Bank than male customers and female customers are also more satisfied in the bank services than male customers. Beside these, it can also be inferred that female customers have more intention to retain with bank and they are more ready to say positive comments regarding the banking service of Kerala Gramin Bank than male customers.

Based on mean score, it can also be observed that in the post service behaviour of Kerala Gramin Bank customers, male customers feel customers' trust (3.72) more followed by intention to retain with bank (3.67), customer satisfaction (3.63), perceived value (3.62) and willingness to say positive comments. (3.61). In the case of female customers, customer trust (3.92) is also the most important factor in post service behaviour followed by customer retention (3.91), customer satisfaction (3.87), word of mouth referral (3.80) and perceived value (3.77).

5.5.2 Age-wise difference among the Kerala Gramin bank customers regarding the dimensions of post service behaviour

H0.5.37: There is no significant difference among the various age groups of customers with respect to dimensions of post service behaviour of bank customers

Table 5.38: ANOVA test for significant difference among the various age groups of customers with respect to dimensions of post service behaviour of bank customers

Dimensions of post service behaviour of the bank customers	Age group of the bank customers				F value	P value
	Below 25 years	26 to 35 years	36 to 50 years	Above 50 years		
	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)		
Customers' trust	3.58 (1.04)	3.87 (0.94)	3.89 (0.99)	4.07 (0.94)	5.88	<0.001**
Customer satisfaction	3.59 (0.93)	3.76 (0.95)	3.79 (1.06)	3.99 (0.89)	3.55	0.014*
Perceived value	3.49 (0.95)	3.73 (0.97)	3.74 (1.04)	3.96 (0.88)	5.00	0.002**
Customer retention	3.61 (0.89)	3.82 (0.98)	3.81 (1.03)	4.01 (0.86)	3.80	0.010*
Word of mouth referral	3.54 (0.99)	3.72 (1.09)	3.75 (1.07)	3.97 (0.93)	3.53	0.015*

Source: Primary data

*Note : 1. ** denotes significant at 1% level.*
*2. * denotes significant at 5% level.*
3. SD in brackets.

Since the p value is less than 0.01, the null hypothesis is rejected at 1 percent level with regard to the factors namely customers' trust and perceived value. It shows there is a significant difference among the various age groups of bank customers regarding the factors of post service behaviour of Kerala Gramin Bank that customer trust and perceived value.

Since the P value is less than 0.05, the null hypothesis is rejected at 5 percent level concerning the factors customer satisfaction, customer retention and word of mouth referral. This illustrates, there is a significant difference among various age groups of bank customers with respect to the factors of post service behaviour such as customer satisfaction, customer retention and word of mouth referral.

Table: 5.39: Post Hoc Test for significant difference among the age groups of bank customers with respect to dimensions of post service behaviour

Dimensions of post service behaviour of bank customers	Age (I)	Age (J)	Mean difference (I-J)	Std. Error	P value
Customers' trust	Below 25 years	26 to 35 years	-0.281	0.099	0.025*
		36 to 50 years	-0.309	0.106	0.020*
		Above 50 years	-0.489	0.128	0.001**
	26 to 35 years	36 to 50 years	-0.028	0.104	0.993[NS]
		Above 50 years	-0.208	0.126	0.353[NS]
	36 to 50 years	Above 50 years	-0.180	0.132	0.525[NS]
Customer satisfaction	Below 25 years	26 to 35 years	-0.176	0.097	0.272[NS]
		36 to 50 years	-0.203	0.104	0.213[NS]
		Above 50 years	-0.399	0.126	0.009**
	26 to 35 years	36 to 50 years	-0.027	0.102	0.993[NS]
		Above 50 years	-0.223	0.124	0.278[NS]
	36 to 50 years	Above 50 years	-0.195	0.130	0.437[NS]
Perceived value	Below 25 years	26 to 35 years	-0.240	0.097	0.068[NS]
		36 to 50 years	-0.246	0.105	0.089[NS]
		Above 50 years	-0.464	0.126	0.001**

	26 to 35 years	36 to 50 years	-0.006	0.102	1.000 NS
		Above 50 years	-0.224	0.124	0.272 NS
	36 to 50 years	Above 50 years	-0.218	0.130	0.337 NS
Customer retention	Below 25 years	26 to 35 years	-0.211	0.096	0.124 NS
		36 to 50 years	-0.193	0.103	0.242 NS
		Above 50 years	-0.400	0.124	0.007**
	26 to 35 years	36 to 50 years	0.018	0.100	0.998 NS
		Above 50 years	-0.188	0.122	0.413 NS
	36 to 50 years	Above 50 years	-0.207	0.128	0.370 NS
Word of mouth referral	Below 25 years	26 to 35 years	-0.181	0.104	0.305 NS
		36 to 50 years	-0.210	0.112	0.239 NS
		Above 50 years	-0.428	0.135	0.009**
	26 to 35 years	36 to 50 years	-0.029	0.109	0.993 NS
		Above 50 years	-0.247	0.133	0.248 NS
	36 to 50 years	Above 50 years	-0.217	0.139	0.400 NS

Source: Primary data

*Note : 1. ** denotes significant at 1% level.*
*2. * denotes significant at 5% level.*
3. NS denotes non-significant.

Based on Tukey HSD post hoc test, the following significant difference found among the age groups of the customers with respect to dimensions of post service behaviour of Kerala Gramin bank customers. Below 25 years age

group customers are significantly differed with 26 to 35 years, 36 to 50 years and above 50 years age group customers regarding the construct customers' trust. Also below 25 years age group customers are significantly differed with above 50 years age group customers regarding customer satisfaction, perceived value, customer retention and word of mouth referral.

Mean score portrays, 26 to 35 years age group customers feel more trust in Kerala Gramin Bank than below 25 years age group customers. 36 to 50 years age group customers have more trust in Kerala Gramin Bank than below 25 years age group customers. Also above 50 years age group customers feel more trust in KGM than below 25 years age group customers. Below 25 years age group customers getting more customer satisfaction, perceived value, customer retention and word of mouth referral than above 50 years age group customers.

Based on mean score, it is understood that in the case of below 25 years age group customers, intention to retain with bank (3.61) is the most important post service behaviour followed by customer satisfaction (3.59), Customers' trust (3.58), Word of mouth referral (3.54) and Perceived value (3.49).

On the basis of mean score, it can be illustrated that under 26 to 35 years age group customers, Customers' trust (3.87) is the prominent post service behaviour followed by customer retention (3.82), customer satisfaction (3.76), Perceived value (3.73) and word of mouth referral (3.72).

Mean score indicates that, among 36 to 50 years age group customers, customers' trust (3.89) is the main post service behaviour followed by customer retention (3.81), customer satisfaction (3.79), word of mouth referral (3.75) and perceived value (3.74).

Based on mean score, it can be interpreted that in case of above 50 years age group customers customers' trust (4.07) is the most important post

service behaviour followed by customer retention (4.01), customer satisfaction (3.99), word of mouth referral (3.97) and perceived value (3.96).

5.5.3 Educational qualification-wise difference among the Kerala Gramin bank customers regarding the dimensions of post service behaviour

H0.5.38: There is no significant difference between educational qualifications of customers with respect to dimensions of post service behaviour

Table 5.40: ANOVA test for significant difference between educational qualifications of customers with respect to dimensions of post service behaviour

Dimensions of post service behaviour of bank customers	Educational Qualification of the bank customers						F value	P value
	Below SSLC	SSLC	Higher Secondary	Graduation	Post Graduation	Professional / Diploma		
	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)		
Customers' trust	3.62 (1.23)	3.91 (0.93)	4.10 (0.77)	3.67 (1.09)	3.83 (0.87)	3.74 (1.19)	3.42	0.005**
Customer satisfaction	3.48 (1.25)	3.81 (0.97)	3.98 (0.93)	3.66 (0.98)	3.75 (0.85)	3.60 (1.08)	2.56	0.026*
Perceived value	3.52 (1.08)	3.77 (0.94)	3.96 (0.88)	3.57 (1.04)	3.68 (0.85)	3.58 (1.15)	2.86	0.014*
Customer retention	3.75 (1.12)	3.84 (0.99)	4.01 (0.89)	3.64 (0.98)	3.81 (0.82)	3.66 (1.12)	2.50	0.029*
Word of mouth referral	3.76 (1.19)	3.81 (1.03)	3.97 (0.92)	3.59 (1.02)	3.66 (1.03)	3.50 (1.23)	2.62	0.023*

Source: Primary data

*Note : 1. ** denotes significant at 1% level.*

*2. * denotes significant at 5% level.*

3. SD in brackets.

Since the p value is less than 0.01, the null hypothesis is rejected at 1 percent level with regard to the factor customers' trust. It shows there is a significant difference between educational qualifications of bank customers regarding the factor customer trust in Kerala Gramin Bank.

Since the p value is less than 0.05, the null hypothesis is rejected at 5 percent level concerning the factors customer satisfaction, Perceived value, customer retention and Word of mouth referral. This shows there is a significant difference between educational qualification of bank customers with respect to the factors of post service behaviour of Kerala Gramin bank customers such as customer satisfaction, Perceived value, customer retention and Word of mouth referral.

Table: 5.41: Post Hoc Test for significant difference among educational qualification of bank customers with respect to dimensions of post service behaviour

Dimensions of post service behaviour of bank customers	Educational qualification (I)	Educational qualification (J)	Mean difference (I-J)	Std. error	P value
Customers' trust	Below SSLC	SSLC	-0.290	0.200	0.697[NS]
		Higher secondary	-0.484	0.192	0.122[NS]
		Graduation	-0.049	0.183	1.000[NS]
		Post-Graduation	-0.207	0.189	0.883[NS]
		Professional/Diploma	-0.118	0.222	0.995[NS]
	SSLC	Higher secondary	-0.194	0.139	0.730[NS]
		Graduation	0.240	0.125	0.392[NS]
		Post-Graduation	0.082	0.134	0.990[NS]

		Professional/Diploma	0.171	0.177	0.928 NS
	Higher secondary	Graduation	0.435	0.113	0.002**
		Post-Graduation	0.277	0.123	0.223 NS
		Professional/Diploma	0.366	0.169	0.257 NS
	Graduation	Post-Graduation	-0.158	0.107	0.683 NS
		Professional/Diploma	-0.068	0.158	0.998 NS
	Post-Graduation	Professional/Diploma	0.089	0.165	0.994 NS
Customer satisfaction	Below SSLC	SSLC	-0.335	0.196	0.525 NS
		Higher secondary	-0.507	0.189	0.080 NS
		Graduation	-0.186	0.179	0.904 NS
		Post-Graduation	-0.274	0.185	0.678 NS
		Professional/Diploma	-0.117	0.217	0.995 NS
	SSLC	Higher secondary	-0.171	0.136	0.810 NS
		Graduation	0.149	0.123	0.832 NS
		Post-Graduation	0.061	0.132	0.997 NS
		Professional/Diploma	0.218	0.174	0.812 NS
	Higher secondary	Graduation	0.320	0.111	0.048*
		Post-Graduation	0.232	0.121	0.394 NS
		Professional/Diploma	0.389	0.166	0.179 NS
	Graduation	Post-Graduation	-0.087	0.105	0.961 NS
		Professional/Diploma	0.069	0.155	0.998 NS
	Post-Graduation	Professional/Diploma	0.157	0.162	0.928 NS
Perceived value	Below SSLC	SSLC	-0.243	0.196	0.819 NS
		Higher secondary	-0.436	0.189	0.195 NS
		Graduation	-0.050	0.179	1.000 NS

		Post-Graduation	-0.156	0.186	0.960 NS
		Professional/Diploma	-0.053	0.218	1.000 NS
	SSLC	Higher secondary	-0.193	0.137	0.722 NS
		Graduation	0.193	0.123	0.622 NS
		Post-Graduation	0.087	0.132	0.986 NS
		Professional/Diploma	0.189	0.174	0.888 NS
	Higher secondary	Graduation	0.386	0.111	0.008**
		Post-Graduation	0.280	0.121	0.195 NS
		Professional/Diploma	0.382	0.166	0.198 NS
	Graduation	Post-Graduation	-0.106	0.105	0.917 NS
		Professional/Diploma	-0.003	0.155	1.000 NS
	Post-Graduation	Professional/Diploma	0.102	0.163	0.989 NS
Customer retention	Below SSLC	SSLC	-0.096	0.193	0.996 NS
		Higher secondary	-0.266	0.186	0.707 NS
		Graduation	0.100	0.176	0.993 NS
		Post-Graduation	-0.067	0.183	0.999 NS
		Professional/Diploma	0.083	0.214	0.999 NS
	SSLC	Higher secondary	-0.170	0.134	0.805 NS
		Graduation	-0.197	0.121	0.582 NS
		Post-Graduation	0.028	0.130	1.000 NS
		Professional/Diploma	0.179	0.171	0.902 NS
	Higher secondary	Graduation	0.367	0.109	0.011*
		Post-Graduation	0.199	0.119	0.556 NS
		Professional/Diploma	0.350	0.163	0.270 NS
	Graduation	Post-Graduation	-0.168	0.104	0.587 NS

		Professional/Diploma	-0.017	0.152	1.000 NS
	Post-Graduation	Professional/Diploma	0.151	0.160	0.935 NS
Word of mouth referral	Below SSLC	SSLC	-0.047	0.209	1.000 NS
		Higher secondary	-0.205	0.202	0.912 NS
		Graduation	0.166	0.191	0.954 NS
		Post-Graduation	0.103	0.198	0.995 NS
		Professional/Diploma	0.264	0.232	0.866 NS
	SSLC	Higher secondary	-0.157	0.146	0.890 NS
		Graduation	0.214	0.131	0.579 NS
		Post-Graduation	0.151	0.141	0.892 NS
		Professional/Diploma	0.312	0.186	0.548 NS
	Higher secondary	Graduation	0.372	0.119	0.023*
		Post-Graduation	0.309	0.129	0.163 NS
		Professional/Diploma	0.470	0.177	0.088 NS
	Graduation	Post-Graduation	-0.062	0.112	0.994 NS
		Professional/Diploma	0.098	0.165	0.992 NS
	Post-Graduation	Professional/Diploma	0.160	0.173	0.940 NS

Source: Primary data
*Note :   1.   ** denotes significant at 1% level.*
*   2.   * denotes significant at 5% level.*
*   3.   NS denotes non-significant.*

Based on Tukey HSD post hoc test, the following significant difference found among the educational qualification of bank customers with respect to dimensions of post service behaviour of Kerala Gramin Bank customers. Customers with higher secondary qualification are significantly differed with graduated customers about the factors customers' trust, customer satisfaction, perceived value, customer retention and word of mouth referral.

Mean score portrays. Customers with higher secondary qualification feel more trust and satisfaction in Kerala Gramin Bank than graduated customers. Also they perceive more value, show more intention to retain with bank and are ready to say positive comments regarding the banking service of Kerala Gramin Bank than graduated customers.

Based on mean score, it is understood that customers having qualification below SSLC gives positive word of mouth referral (3.76) more as post service behaviour followed by showing intention to retain with KGB (3.75), perceiving trust in service (3.62), perceiving value in service (3.52) and getting satisfaction in service (3.48).

On the basis of mean score, it is concluded that in case of customers with SSLC qualification, customer trust (3.91) is the prominent post service behaviour followed by customer retention (3.84), customer satisfaction (3.81) and word of mouth referral (3.81) equally and also perceived value (3.77).

Mean score indicates that, among customers with higher secondary qualification, customers' trust (4.10) is the important post service behaviour followed by customer retention (4.01), customer satisfaction (3.98), word of mouth referral (3.97) and perceived value (3.96).

Based on mean score, it can be interpreted that graduated customers feel customers' trust more (3.67) as post service behaviour followed by satisfaction in service (3.66), intention to retain with bank (3.64), giving positive word of mouth referral (3.59) and perceiving value in service (3.57).

Mean score displays, among post graduated customers, customers' trust (3.83) is the dominant post service behaviour followed by customer retention (3.81), customer satisfaction (3.75), perceived value (3.68) and word of mouth referral (3.66).

On the basis of mean score, it can be observed that customers qualified with professional degree or diploma are getting customers' trust (3.74) more as post service behaviour followed by showing intention to retain with bank (3.66), getting satisfaction in service (3.60), perceiving value in service (3.58) and giving positive word of mouth referral (3.50).

5.5.4 Occupation-wise difference among the Kerala Gramin bank customers regarding the dimensions of post service behaviour of bank customers

H0.5.39: There is no significant difference between occupations of customers with respect to dimensions of post service behaviour

Table 5.42: ANOVA test for significant difference between occupations of customers with respect to dimensions of post service behaviour

Dimensions of post service behaviour of bank customers	Occupation of the bank customers						F value	P value
	Govt. Sector	Private sector	Self-employed	Student	House wife	Others		
	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)		
Customers' trust	4.00 (0.75)	3.69 (0.99)	3.82 (1.02)	3.61 (1.11)	4.20 (0.69)	3.72 (1.23)	5.20	<0.001**
Customer satisfaction	3.86 (0.81)	3.72 (0.91)	3.64 (1.10)	3.61 (0.97)	4.09 (0.82)	3.62 (1.17)	3.54	0.004**
Perceived value	3.88 (0.92)	3.65 (0.88)	3.64 (1.06)	3.51 (0.97)	4.00 (0.85)	3.58 (1.20)	3.75	0.002**
Customer retention	3.84 (0.84)	3.74 (0.95)	3.75 (1.11)	3.70 (0.86)	4.08 (0.78)	3.59 (1.18)	2.66	0.022*
Word of mouth referral	3.88 (0.97)	3.61 (1.01)	3.72 (1.16)	3.52 (1.04)	4.03 (0.78)	3.56 (1.20)	3.74	0.002**

Source: Primary data
*Note : 1.   ** denotes significant at 1% level.*
*   2.   * denotes significant at 5% level.*
*   3.   SD in brackets.*

Since the P Value is less than 0.01, the null hypothesis is rejected with 1% significance level with the factors of post service behaviour of the customers of Kerala Gramin bank namely customers' trust, customer satisfaction, perceived value and positive word of mouth intention. It means there is a significant difference between occupation of bank customers concerning the factors customer trust, customer satisfaction, perceived value and positive word of mouth intention.

Since the p value is less than 0.05, the null hypothesis is rejected at 5 percent level regarding the factor customer retention. This illustrates, there is a significant difference between occupations of bank customers with respect to the factor customer retention.

Table: 5.43: Post Hoc Test for significant difference among occupational status of the bank customers with respect to dimensions of post service behaviour

Dimensions of post service behaviour of bank customers	Occupation (I)	Occupation (J)	Mean difference (I-J)	Std. error	P value
Customers' trust	Govt. sector	Private sector	0.312	0.130	0.158 [NS]
		Self-employed	0.184	0.137	0.766 [NS]
		Student	0.393	0.133	0.039*
		House wife	-0.195	0.145	0.758 [NS]
		Others	0.279	0.161	0.513 [NS]
	Private sector	Self-employed	-0.128	0.122	0.900 [NS]
		Student	0.080	0.117	0.983 [NS]
		House wife	-0.508	0.130	0.001**
		Others	-0.033	0.148	1.000 [NS]
	Self-employed	Student	0.209	0.125	0.557 [NS]
		House wife	-0.379	0.137	0.067 [NS]
		Others	0.095	0.155	0.990 [NS]

	Student	House wife	-0.589	0.133	<0.001**
		Others	-0.113	0.151	0.975 NS
	House wife	Others	0.475	0.161	0.040*
Customer satisfaction	Govt. sector	Private sector	0.144	0.128	0.871 NS
		Self-employed	0.220	0.135	0.583 NS
		Student	0.254	0.131	0.382 NS
		House wife	-0.221	0.142	0.630 NS
		Others	0.243	0.159	0.644 NS
	Private sector	Self-employed	0.076	0.120	0.989 NS
		Student	0.110	0.115	0.932 NS
		House wife	-0.365	0.128	0.051 NS
		Others	0.099	0.146	0.984 NS
	Self-employed	Student	0.033	0.123	1.000 NS
		House wife	-0.442	0.135	0.015*
		Others	0.023	0.152	1.000 NS
	Student	House wife	-0.476	0.131	0.004**
		Others	-0.010	0.149	1.000 NS
	House wife	Others	0.465	0.159	0.041*
Perceived value	Govt. sector	Private sector	0.230	0.128	0.471 NS
		Self-employed	0.240	0.136	0.487 NS
		Student	0.373	0.131	0.053 NS
		House wife	-0.115	0.143	0.966 NS
		Others	0.303	0.159	0.403 NS
	Private sector	Self-employed	0.010	0.120	1.000 NS
		Student	0.143	0.115	0.819 NS
		House wife	-0.346	0.128	0.078 NS
		Others	0.072	0.146	0.996 NS
	Self-employed	Student	0.133	0.124	0.892 NS
		House wife	-0.356	0.136	0.094 NS
		Others	0.062	0.153	0.999 NS
	Student	House wife	-0.489	0.131	0.003**
		Others	-0.070	0.149	0.997 NS
	House wife	Others	0.419	0.159	0.092 NS
Customer retention	Govt. sector	Private sector	0.107	0.126	0.958 NS
		Self-employed	0.089	0.134	0.986 NS

		Student	0.143	0.129	0.880 NS
		House wife	-0.239	0.141	0.536 NS
		Others	0.251	0.157	0.601 NS
	Private sector	Self-employed	-0.018	0.118	1.000 NS
		Student	0.035	0.114	1.000 NS
		House wife	-0.346	0.126	0.069 NS
		Others	0.143	0.144	0.921 NS
	Self-employed	Student	0.054	0.122	0.998 NS
		House wife	-0.328	0.134	0.142 NS
		Others	0.162	0.151	0.892 NS
	Student	House wife	-0.382	0.129	0.039*
		Others	0.107	0.147	0.978 NS
	House wife	Others	0.490	0.157	0.023*
Word of mouth referral	Govt. sector	Private sector	0.269	0.136	0.364 NS
		Self-employed	0.157	0.144	0.886 NS
		Student	0.363	0.140	0.102 NS
		House wife	-0.152	0.152	0.919 NS
		Others	0.321	0.169	0.409 NS
	Private sector	Self-employed	-0.111	0.128	0.954 NS
		Student	0.093	0.123	0.974 NS
		House wife	-0.421	0.136	0.026*
		Others	0.052	0.156	0.999 NS
	Self-employed	Student	0.205	0.132	0.630 NS
		House wife	-0.309	0.144	0.269 NS
		Others	0.163	0.163	0.917 NS
	Student	House wife	-0.515	0.140	0.004**
		Others	-0.041	0.159	1.000 NS
	House wife	Others	0.473	0.169	0.061 NS

Source: Primary data
*Note :   1.   ** denotes significant at 1% level.*
*   2.   * denotes significant at 5% level.*
*   3.   NS denotes non-significant.*

Based on Tukey HSD post hoc test, the following significant difference found among the occupation of bank customers with respect to dimensions of post service behaviour of Kerala Gramin Bank customers. Customers

employed in Govt. sector are significantly differed with student customers about the factor customers' trust. Also Customers employed in private sector and student customers are significantly differed with customers under house wife group regarding the factor customers' trust. Customers under house wife group are significantly differed with customers engaged in other employment about factor customers' trust. Self-employed customers and student customers' shows significant difference with customers under house wife group concerning the factor customer satisfaction. House wife customers are significantly differed with customers engaged in other employment with respect to the factor customer satisfaction. Student customers are significantly differed with house wife customers about the factors perceived value and customer retention. House wife shows significant difference with customers engaged in other employment regarding customer retention. Also Customers employed in private sector are significantly differed with house wife customers about the factor word of mouth referral. And student customers show significant difference with house wife customers regarding the factor word of mouth referral.

Mean score portrays, customers employed in Government sector perceive more trust in Kerala Gramin Bank post service behaviour than student customers. Also customers under house wife group perceive more trust in Kerala Gramin Bank than private sector employed customers. And house wife customers feel more trust in Kerala Gramin Bank than student customers and customers engaged in other employment. House wife customers are more satisfied with Kerala Gramin Bank than self employed customers, student customers and customers engaged in other employment. Customers under house wife group perceive more value in Kerala Gramin Bank than student customers. House wife customers show more intention to retain with bank than

student customers and customers engaged in other employment. House wife customers say more positive comments regarding the banking service of Kerala Gramin Bank than private sector employed customers and student customers.

Mean score indicates that, in case of customers employed in government sector, customers' trust (4.00) is the important post service behaviour followed by perceived value (3.88) and word of mouth referral (3.88) equally, customer satisfaction (3.86) and customer retention (3.84).

On the basis of mean score, it can be observed that customers employed in Private Sector shows intention to retain (3.74) with bank more as an important post service behaviour followed by customer satisfaction (3.72), customers' trust (3.69), perceived value (3.65) and word of mouth referral (3.61).

Mean score indicates that, in case of self employed customers, customers' trust (3.82) is the most important post service behaviour followed by customer retention (3.75), word of mouth referral (3.72), customer satisfaction (3.64), and perceived value (3.64) equally.

Mean score displays, under student community, customer retention (3.70) is the prominent post service behaviour followed by customers' trust (3.61) and customer satisfaction (3.61) equally, then word of mouth referral (3.52) and perceived value (3.51).

On the basis of mean score, it can be observed that, in case of customers under house wife group, customers' trust (4.20) is the main post service behaviour followed by customer satisfaction (4.09), customer retention (4.08), word of mouth referral (4.03) and perceived value (3.58).

Based on mean score, it can be interpreted that among customers engaged in other employment, customers' trust (3.72) is the prominent post service behaviour followed by customer satisfaction (3.62), customer retention (3.59), perceived value (3.58) and word of mouth referral (3.56).

5.5.5 Experience-wise difference among the Kerala Gramin bank customers regarding the dimensions of post service behaviour

H0.5.40: There is no significant difference between customers' experience with bank with respect to dimensions of post service behavioural factors

Table 5.44: ANOVA test for significant difference between customer's experiences with bank with respect to dimensions of post service behaviour

Dimensions of post service behaviour factors of bank customers	Year				F value	P value
	1 – 3 Years	4 – 5 Years	6 – 10 years	Above 10 years		
	Mean (SD)	Mean (SD)	Mean (SD)	Mean (SD)		
Customers' trust	3.63 (1.03)	3.95 (0.87)	4.09 (0.87)	3.91 (1.23)	7.24	<0.001**
Customer satisfaction	3.56 (0.98)	3.90 (0.80)	3.97 (0.99)	3.83 (1.26)	7.03	<0.001**
Perceived value	3.52 (0.94)	3.71 (0.93)	4.07 (0.93)	3.94 (1.17)	9.38	<0.001**
Customer retention	3.60 (0.98)	3.90 (0.85)	4.02 (0.86)	3.95 (1.17)	7.16	<0.001**
Word of mouth referral	3.56 (1.05)	3.80 (0.90)	3.86 (1.03)	3.90 (1.32)	3.78	0.010*

Source: Primary data

*Note : 1. ** denotes significant at 1% level.*

*2.   * denotes significant at 5% level.*

3.   SD in brackets.

Since the P Value is less than 0.01, the null hypothesis is rejected at 1% significance level for the factors of post service behaviour of the customers of Kerala Gramin Bank namely customers' trust, customer satisfaction, perceived value and customer retention. It means there is a significant difference among experience of customers with bank concerning the factors customer trust, customer satisfaction, perceived value and customer retention.

Since the p value is less than 0.05, the null hypothesis is rejected at 5 percent level regarding the factor word of mouth referral. This illustrates, there is a significant difference between customers having experience in bank with respect to the factor word of mouth referral.

Table: 5.45: Post Hoc Test for significant difference among experience of bank customers with respect to dimensions of post service behaviour of bank customers

Dimensions of post service behaviour of bank customers	Years (I)	Years(J)	Mean difference (I-J)	Std. error	P value
Customers' trust	1 – 3 years	4 – 5 years	-0.316	0.091	0.003**
		6 – 10 years	-0.460	0.116	0.001**
		Above 10 years	-0.273	0.141	0.217 [NS]
	4 – 5 years	6 – 10 years	-0.144	0.124	0.653 [NS]
		Above 10 years	0.043	0.147	0.991 [NS]
	6 – 10 years	Above 10 years	0.187	0.164	0.666 [NS]
Customer satisfaction	1 – 3 years	4 – 5 years	-0.338	0.089	0.001**
		6 – 10 years	-0.405	0.114	0.002**
		Above 10 years	-0.265	0.138	0.222 [NS]
	4 – 5 years	6 – 10 years	-0.067	0.121	0.946 [NS]

		Above 10 years	0.072	0.144	0.958 NS
	6 – 10 years	Above 10 years	0.139	0.161	0.821 NS
Perceived value	1 – 3 years	4 – 5 years	-0.199	0.089	0.116 NS
		6 – 10 years	-0.550	0.113	<0.001**
		Above 10 years	-0.422	0.138	0.012*
	4 – 5 years	6 – 10 years	-0.351	0.121	0.020*
		Above 10 years	-0.223	0.144	0.411 NS
	6 – 10 years	Above 10 years	0.128	0.160	0.855 NS
Customer retention	1 – 3 years	4 – 5 years	-0.295	0.088	0.005**
		6 – 10 years	-0.419	0.112	0.001**
		Above 10 years	-0.350	0.136	0.051 NS
	4 – 5 years	6 – 10 years	-0.123	0.119	0.729 NS
		Above 10 years	-0.054	0.142	0.981 NS
	6 – 10 years	Above 10 years	0.069	0.158	0.972 NS
Word of mouth referral	1 – 3 years	4 – 5 years	-0.238	0.096	0.064 NS
		6 – 10 years	-0.295	0.122	0.077 NS
		Above 10 years	-0.338	0.148	0.007**
	4 – 5 years	6 – 10 years	-0.056	0.130	0.973 NS
		Above 10 years	-0.099	0.155	0.919 NS
	6 – 10 years	Above 10 years	-0.043	0.173	0.994 NS

Source: Primary data

*Note : 1. ** denotes significant at 1% level.*

  *2. * denotes significant at 5% level.*

  3. NS denotes non-significant.

Based on Tukey HSD post hoc test, the following significant difference found among customers having experience with bank regarding the dimensions of post service behaviour of Kerala Gramin bank customers. Customers having

experience between 1–3 years with bank are significantly differed with customers having experience of 4-5 years and 6-10 years about the factors customers' trust and customer satisfaction. Customers with experience 1–3 years are significantly differed with 6-10 years and above 10 years experienced customers with respect to perceived value. Customers having experience between 4-5 years are significantly differed with 6-10 years experienced customers regarding the factor perceived value. Customers with experience 1–3 years are significantly differed with 4-5 years and 6-10 years experienced customers about the factor customer retention. And customers having experience with bank between 1-3 years are significantly differed with above 10 years experienced customers regarding the factor word of mouth referral.

Mean score demonstrates, Customers having 4-5 years and 6-10 years of experience with bank feel more trust in Kerala Gramin Bank than 1-3 years experienced customers. Customers with 4-5 years and 6-10 years of experience are more satisfied with service of Kerala Gramin Bank than customers with experience of 1-3 years. Customers having 6-10 and above 10 years of experience with bank perceive more value than 1-3 years experienced customers. Also 6-10 years experienced customers feel more value in service of Kerala Gramin Bank than 4-5 years experienced customers. Customers having 4-5 years and 6-10 years of experience with bank shows more intention to retain in bank than customers with 1-3 years of experience. Customers with experience above 10 years in bank are more willing to say positive comments regarding the service of Kerala Gramin bank than customers having experience of 1-3 years with bank.

Based on mean score, it is understood that among customers having 1-3 years of experience with bank customers' trust (3.63) is the most important post service behaviour followed by customer retention (3.60), word of mouth

referral (3.56) and customer satisfaction (3.56) equally and also perceived value (3.52).

On the basis of mean score, it can be observed that customers having 4-5 years of experience with bank shows customers' trust (3.95) as prominent post service behaviour followed by customer satisfaction (3.90) and customer retention (3.90) equally and also word of mouth referral (3.80) and perceived value (3.71).

Mean score indicates that, among customers having experience with bank for 6-10 years customers' trust (4.09) is the main post service behaviour followed by perceived value (4.07), customer retention (4.02), customer satisfaction (3.97) and word of mouth referral (3.86).

Based on mean score, it can be interpreted that, among customers having experience with bank for above 10 years, intention to retain (3.95) with bank is prominent post service behaviour followed by perceived value (3.94), customers' trust (3.91), word of mouth referral (3.90) and customer satisfaction (3.83).

5.5.6 Customer-wise difference in terms of customers having and not having account with other bank regarding the dimensions of post service behaviour

H0.5.41: There is no significant difference between customers having and not having account with other bank with respect to dimensions of post service behaviour

Table 5.46: t test for significant difference between customers having and not having account with other banks with respect to dimensions of post service behaviour

Dimensions of post service behaviour of the bank customers	Customers with account in other bank				T value	P Value
	Yes		No			
	Mean	SD	Mean	SD		
Customers' trust	3.74	1.04	4.03	0.83	-3.326	<0.001**
Customer satisfaction	3.64	1.01	4.04	0.79	-4.747	<0.001**
Perceived value	3.60	1.01	3.95	0.83	-4.143	<0.001**
Customer retention	3.68	1.00	4.06	0.76	-4.490	<0.001**
Word of mouth referral	3.62	1.07	3.95	0.93	-3.625	<0.001**

Source: Primary data

*Note :   1. ** denotes significant at 1% level.*

Since the P value is less than 0.01, the null hypothesis is rejected at 1 percent level with regard to the factors namely customers' trust, customer satisfaction, perceived value, customer retention and word of mouth referral. It shows there is a significant difference between customers having account with another bank and customers not having account with another bank regarding the factors of post service behaviour of Kerala Gramin bank customers that customers' trust, customer satisfaction, perceived value, customer retention and word of mouth referral.

Based on mean score, it can be inferred that customers not having account with another bank feel more trust and satisfaction in Kerala Gramin bank than customers having account with another bank .Also customers not having account with another bank perceive more value, shows more intention to retain in bank and also give more positive comments regarding services of Kerala Gramin Bank than customers having account with another bank.

Mean scores portray, customers having account with another bank shows customers' trust (3.74) as the prominent post service behaviour followed by customer retention (3.68), customer satisfaction (3.64), word of mouth referral (3.62) and perceived value (3.60).

On the basis of mean score, it is understood that customers not having account with another bank shows customer retention (4.06) as the important post service behaviour followed by customer satisfaction (4.04), customers' trust (4.03) and perceived value (3.95) and word of mouth referral (3.95) equally.

5.6 Conclusion

The present chapter dealt with the second objective of the research to investigating the post service behaviour of the Kerala Gamin Bank customers. The level of post service behaviour factors of customers such as customers' trust, perceived value, customer satisfaction, customer retention and word of mouth referrals was measured and its association among the socio-demographic profiles of the bank customers such as gender, age, educational qualification, occupation, year of experience with bank and account in another bank also examined. The study found that all post service behaviour factors are moderate level and found a significant association among the various socio-demographic profiles of the bank customers and the level of post service behaviour of KGB customers. In addition to this, the study also assessed the socio-demographic difference among Gramin bank customers regarding the factors of post service behaviour of Kerala Gramin Bank customers. Mean scores, standard deviation, one sample t test, independent t test, ANOVA and Tukey HSD post hoc analysis used for analyzing the data.