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Abbreviations

ADV	Advertisement
AGFI	Adjusted Goodness of Fit Index
AI	Artificial Intelligence
AIDA	Attention, Interest, Desire, and Action
AMOS	Analysis of Moment Structures
ANOVA	Analysis of Variance
AOL	America Online
ATM	Automated Teller Machine
AVE	Average Variance Extracted
BBP	Brand Building Practices
BHI	Behavioural Intentions
BEA	Brand Awareness
BRL	Brand Loyalty
BRA	Brand Association
CB-CFA	Co-variance Based Confirmatory Factor Analysis
CB-SEM	Co-variance Based Structural Equation Modelling
CDCR	Customer Driven Corporate Responsibility
CEO	Chief Executive Officer
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CMIN	Minimum Discrepancy Function
CMO	Chief Marketing Officer
CPGRS	Canara Public Grievance Redressal System
CR	Composite Reliability
CRM	Customer Relationship Management
CSR	Corporate Social Responsibility
CUS	Customer Satisfaction
DF	Degrees of Freedom
EFA	Exploratory Factor Analysis
EMI	Equated Monthly Instalment
E-WOM	Electronic Word of Mouth
FY	Financial Year
GDP	Gross Domestic Product
GFI	Goodness of Fit Index
GOI	Government of India
HDFC	Housing Development Finance Corporation
HRMS	Human Resource Management System
HSBC	Hong Kong and Shanghai Banking Corporation
HSD	Honestly Significant Difference
HSE	Higher Secondary Education
IBA	Indian Bankers Association

IBEF	India Brand Equity Foundations
IBM	International Business Machine
ICAI	Institute of the Chartered Accountants of India
ICBC	Industrial and Commercial Bank of China
IDIC	Identify, Differentiate, Interact, and Customize,
ICICI	Industrial Credit and Investment Corporation of India
IFC	International Finance Corporation
IMF	International Monetary Fund
INB	Internal Branding
IPO	Initial Public Offering
KSCARDB	Kerala State Co-operative Agricultural and Rural Development Bank
KSCB	Kerala State Co-operative Bank
MD	Managing Director
MEH	Mediation Hypothesis
MGA	Multi Group Analysis
MMH	Moderated Mediation Hypothesis
MSME	Micro, Small & Medium Enterprises
NPA	Non-Performing Assets
NRE	Non-Resident External
NRI	Non-Resident Indian
NS	Not Significant
RBI	Reserve Bank of India
RMSEA	Root Mean Square Error of Approximation
ROE	Return on Equity
RRB	Regional Rural Bank
PMJDY	Pradhan Mantri Jan Dhan Yojana
POD	Promotional Offers and Discount Schemes
PRQ	Perceived Quality
QCI	Quality Comparative Index
SBI	State Bank of India
SC	Scheduled Caste
SEM	Structural Equation Modelling
SFA	Sales Automation System
SFKBC	State Forum of Bankers Club of Kerala
SIB	South Indian Bank
SLBC	State Level Bankers Committee
SME	Small and Medium Enterprises
SMH	Structural Model Hypothesis
SMS	Short Message Service
SNS	Social Networking Sites
SOM	Social Media
SPSS	Statistical Package for Social Science

ST	Scheduled Tribe
TAT	Turn Around Time
TRA	Theory of Reasoned Action
TPB	Theory of Planned Behaviour
UBSFT	Union Bank Social Foundation Trust
UPI	Unified Payments Interface
USP	Unique Selling Proposition
VRM	Virtual Relationship Management
WOM	Word-of-mouth
YONO	You Only Need One