Chapter 5

Customers Perception of Brand Building Practices Adopted by the Commercial Banks in Kerala

5.1 Introduction

The present chapter investigates the perception of customers regarding the brand building practices employed by the commercial banks in Kerala. Advertising, customer relationship management (CRM), social media, corporate social responsibility (CSR), internal branding, promotional offer and discount schemes are the six factors that are considered as the major brand building practices adopted by the commercial banks in Kerala. For the study, a cross-comparison analysis of socio-demographic characteristics of bank customers is considered, which include their gender, age, educational qualification, occupation, and duration of banking experience. The study also analyses the organisational properties of banks, which include the type of banks and the bank brands.

5.2 Research Objective

Objective I: To investigate the customer perception of brand building practices adopted by commercial banks in Kerala.

The aforementioned objective was accomplished by using statistical methods like mean, percentage analysis, quartile settings, standard deviation, chi-square test for goodness of fit, independent t test, one-sample t test, ANOVA, and if the test finds significance in the ANOVA, Tukey's HSD post hoc analysis is used. The IBM SPSS 21 software package is employed to facilitate this analysis.

5.3 The Constructs Chosen for the Study

The following constructs have been selected to examine the brand building practices of commercial banks in Kerala. These brand building practices serve as an expression of the essential features and facets that support the efforts made by banks to develop, strengthen, and communicate their brand identity, reputation, and market presence. The goal of this study is to obtain important insights into how these banks strategically create and manage their brands in order to draw customers, set themselves apart from rivals, and cultivate enduring connections with their target audience in the particular context of Kerala.

(1) Advertisement

(2) Customer Relationship Management (CRM)

(3) Social Media

(4) Corporate Social Responsibility (CSR)

(5) Internal Branding

(6) Promotional Offer and Discount Schemes

The following socio-demographic factors of the bank customers have been selected for cross comparison. The study intends to acquire insights into the efficacy of branding in targeting and engaging various customer categories, enabling banks to adapt their strategies to match the varied demands and preferences of their customers by cross-comparing these socio-demographic aspects.

(1) Gender

(2) Age

(3) Educational Qualification

(4) Occupation

(5) Duration of Banking Experience

The present investigation focused on specific organisational characteristics of the bank with the aim of carrying out a comparative analysis.

(6) Type of Banks

(7) Bank Brands

5.4 Assessing the Customer Perception Level of Brand Building Practices of the Commercial Banks in Kerala

Ho 5.1 There exists no significant difference in customers perceptions of the level of advertisement employed by commercial banks in Kerala

Table 5.1
Customers Perceptions of the Level of Advertisement Employed by Commercial Banks in Kerala

Levels	Low	Moderate	High	Total	Chi-Square value	P value
Advertisement	171 (26.1%)	298 (45.6%)	185 (28.3%)	654	44.486	<0.00**

Source: Primary Survey
*** denotes significant at 1% level*

The null hypothesis is rejected at the 1% level since the P value is < 0.01. This finding indicates that customer perceptions of the advertising efforts of commercial banks in Kerala vary widely. As per the data from the above table, 26.1% of commercial bank customers in Kerala have a low impression of the advertisements, and 45.6% of customers say advertisements have a moderate impact on them. Only 28.3% of customers of commercial banks have a high impression of the banks' advertisements. Thus, it is revealed that bank's advertisements as a brand building practice moderately influence their customers overall perception. This means that the bank's advertisements catch their attention, provide updated information, promote brand awareness, and solidify the brand name in the minds of potential customers by succinctly stating the unique benefits and attributes of their products or services.

Ho 5.2 There exists no significant difference in customers perceptions of the level of customer relationship management employed by commercial banks in Kerala

Table 5.2
Customers Perceptions of the Level of Customer Relationship Management Employed by Commercial Banks in Kerala

Levels	Low	Moderate	High	Total	Chi-Square value	P value
Customer Relationship Management	198 (30.3%)	287 (43.9%)	169 (25.8%)	654	34.688	<0.00**

Source: Primary Survey
*** denotes significant at 1% level*

At a 1% level, the null hypothesis is rejected as the P value is < 0.01, which suggests that there is significant variation in customers' perception of the level of CRM employed by the commercial banks in Kerala. According to the above table, 30.3% of customers believe that CRM practices are not up to the standard, 43.9% of customers perceive CRM practices at moderate level, and 25.8% of customers of commercial banks perceive CRM practices at a higher level. Thus, it indicates that the effectiveness of customer relationship management (CRM) at commercial banks in Kerala is found to be moderate.

H₀ 5.3 There exists no significant difference in customers perceptions of the level of social media platforms employed by commercial banks in Kerala

Table 5.3
Customers Perceptions of the Level of Social Media Platforms Employed by Commercial Banks in Kerala

Levels	Low	Moderate	High	Total	Chi-Square value	P value
Social Media	196 (30%)	365 (55.8%)	93 (14.2%)	654	173.018	<0.00**

Source: Primary Survey
*** denotes significant at 1% level*

With respect to the P value, it is below 0.01. Hence the null hypothesis is rejected at a significance level of 1%. The findings suggest that there exists a significant distinction in the customer's perception of the social media practices across the commercial banks operating in Kerala. The tabulated data indicates that a proportion of 30% of customers exhibit a low effect of the social media operations of the banking institutions operating in Kerala. Approximately 55.8% of customers report a moderate level of influence by social media. A proportion of customers, specifically 14.2%, who engage with commercial banks are significantly influenced by bank's social media. The findings reveal that social media have a moderate effect on commercial bank customers. This indicates that banks social media platforms provide unique, interesting information about their brand's products or services. It also makes it possible to exchange opinions, which establishes long-lasting relationships with customers.

H₀ 5.4 There exists no significant difference in customers perceptions of the level of corporate social responsibility initiatives of the commercial banks in Kerala

Table 5.4
Customers Perceptions of the Level of Corporate Social Responsibility Initiatives by Commercial Banks in Kerala

Levels	Low	Moderate	High	Total	Chi-Square value	P value
Corporate Social Responsibility	172 (26.3%)	315 (48.2%)	167 (25.5%)	654	64.798	<0.00**

Source: Primary Survey
*** denotes significant at 1% level*

At a 1% level, the null hypothesis is rejected as the P value is < 0.01, which suggests a significant variation in customers' perception of the level of CSR initiatives of commercial banks in Kerala. According to the above table, 26.3% of customers feel that CSR initiatives are not up to the standard. A moderate level of CSR initiatives is regarded as acceptable by 48.2% of commercial banks' customers in Kerala. A substantial portion of customers, specifically 25.5%, perceive a high level of CSR initiatives among commercial banks. The findings indicate that, based on customer perception, the level of corporate social responsibility exhibited by commercial banks in Kerala is moderate.

H₀ 5.5 There exists no significant difference in customers perceptions of the level of internal branding employed by the commercial banks in Kerala

Table 5.5
Customers Perceptions of the Level of Internal Branding Employed by the Commercial Banks in Kerala

Levels	Low	Moderate	High	Total	Chi-Square value	P value
Internal Branding	164 (25.1%)	313 (47.9%)	177 (27.1%)	654	62.486	<0.00**

Source: Primary Survey
*** denotes significant at 1% level*

The null hypothesis is rejected at the 1% level since the P value is < 0.01. The findings suggest that there exists a significant disparity in customer perceptions of levels of internal branding among commercial banks operating in the state of

Kerala. The table presented above indicates that a notable proportion of customers, specifically 25.1%, perceive that commercial banks in Kerala have implemented internal branding practices at a low level. Approximately 47.9% of bank customers experience a moderate level of internal branding. About 27.1% of customers have reported a high level of internal branding practices from the bank. The data indicates that, based on customer feedback, commercial banks in Kerala have implemented a moderate level of internal branding practices to equip their employees to serve their customers.

Ho 5.6 There exists no significant difference in customers perceptions of the level of promotional offer and discounts employed by the commercial banks in Kerala

Table 5.6:
Customers Perceptions of the Level of Promotional Offer and Discount Schemes Employed by the Commercial Banks in Kerala

Levels	Low	Moderate	High	Total	Chi-Square value	P value
Promotional Offer and Discount Schemes	175 (26.8%)	310 (47.4%)	169 (25.8%)	654	58.321	<0.00**

Source: Primary Survey
*** denotes significant at 1% level*

At a 1% level of significance, the null hypothesis is rejected as the P value is < 0.01. It suggests that there is a significant variation between customers perception with regards to the promotional offer and discount schemes provided by commercial banks in Kerala. It is clear from the above table that 26.8% of customers in Kerala believe that the commercial banks' discount and promotional offerings are not so good. 47.4% of customers consider the promotional offer and discount schemes to be moderate. 25.8% of customers of commercial banks feel that promotional offer and discount schemes adopted by the commercial banks induce them to avail their services. Therefore, as per the customers' perception, the promotional offer and discount schemes provided by commercial banks in Kerala are at a moderate level. It suggests that banks have the opportunity to explore more creative and specialised tactics to strengthen their brand positioning and attract more customers to withstand the competition.

5.5   Measuring the Extent of Brand Building Practices of Commercial Banks in Kerala Based on Customer Perception

H0 5.7: The commercial banks in Kerala employed an average level of brand building practices

Table 5.7
Measuring the Brand Building Practices of Commercial Banks in Kerala Using One Sample t test

SI No	Brand Building Practices	Mean	Standard Deviation	Mean difference	T Value	P Value	Rank Based on Mean
1	Advertisement	3.97	0.71	0.97	34.83	<0.001**	**IV**
2	Customer Relationship Management (CRM)	4.06	0.65	1.06	41.41	<0.001**	**III**
3	Social Media	3.71	0.77	0.75	24.77	<0.001**	**VI**
4	Cooperate Social Responsibility (CSR)	4.13	0.69	1.13	41.84	<0.001**	**I**
5	Internal Branding	4.11	0.74	1.11	38.32	<0.001**	**II**
6	Promotional Offer and Discount Schemes	3.75	0.76	0.75	25.20	<0.001**	**V**

Source: Primary Survey
*** denotes significant at 1% level*

For all brand building practices used by commercial banks in Kerala, the null hypothesis has been rejected at the 1% level since the P value is < 0.01. It indicates that, from the perspective of the customers, the brand building practices that are employed by the commercial banks in Kerala are not equal to average. (=3). It may be higher or lower than the average level.

The findings indicates that the brand building practices adopted by commercial banks in Kerala have a mean value greater than 3 (>3). According to the data, commercial banks operating in Kerala demonstrate above-average brand building practices. This favourable result illustrates that Kerala's commercial banks

have successfully implemented brand building practices, demonstrating their dedication to boosting both their market presence and customer perceptions. By making investments in brand building practices, these banks put themselves in a good position to draw in and maintain customers, which ultimately helps them to achieve long-term success and development in the tough banking business. Additionally, findings reveal that the most positively perceived brand building practice of commercial banks in Kerala is corporate social responsibility (CSR) (mean score of 4.13), followed by internal branding (mean score of 4.11), customer relationship management (CRM) (mean score of 4.06), advertisement (mean score of 3.97), promotional offer and discount schemes (mean score of 3.75), and social media (mean score of 3.71). This indicates that customers were happy and proud when their bank supported community groups and addressed local issues. On the other hand, banks have not fully embraced the potential of social media when compared to other brand building practices.

5.6 Extent of Brand Building Practices of Commercial Banks in Kerala across Various Socio-demographic Variables and Organisational Attributes

The outcomes help banks to customise their plans for better brand recognition, and overall market performance by offering insightful information on the focused marketing and branding strategies that connect with different customer backgrounds The present study has chosen specific socio-demographic variables of the banking customers for the purpose of conducting a comparative analysis.

1. *Gender*
2. *Age*
3. *Educational Qualification*
4. *Occupation*
5. *Duration of Banking Experience*

In the current study, particular organisational characteristics of the bank were selected for the purpose of conducting a comparison analysis.

6 *Type of Banks*
7 *Bank Brands*

H₀ 5.8: There exists no significant difference in perception of brand building practices between male and female customers of commercial banks in Kerala

Table 5.8
Testing the Significant Difference in Perception of Brand Building Practices between Male and Female Customers (t-test)

Brand Building Practices	Gender				t value	P value
	Male		**Female**			
	Mean	**SD**	**Mean**	**SD**		
Advertisement	3.92	0.76	4.04	0.64	-2.268	0.024*
Customer Relationship Management	4.00	0.73	4.13	0.53	-2.689	0.007**
Social Media	3.65	0.83	3.87	0.67	-3.568	<0.001**
Corporate Social Responsibility	4.10	0.73	4.16	0.63	-1.109	0.268 NS
Internal Branding	4.01	0.81	4.23	0.62	-3.725	<0.001**
Promotional Offer and Discount Schemes	3.67	0.83	3.85	0.66	-3.054	0.002**

Source: Primary Survey
NS refers to not significant
*** denotes 1% level of significance*
** denotes 5% level of significance*

Given that the P value is < 0.01, the null hypothesis has been rejected at the 1% level of significance for the perception of male and female customers of commercial banks in Kerala with regards to brand building practices like customer relationship management, social media, internal branding, and promotional offer and discount schemes. It indicates that the perceptions of male and female customers of commercial banks in Kerala about the aforementioned brand building practices thus differ significantly. In other words, the brand building practices such as customer relationship management, social media, internal branding, promotional offer and discount schemes of commercial banks perceived by male and female customers are not the same. The results highlight the necessity to modify brand building practices to meet the particular requirements of various customers, including both men and women. This strategy is essential for making genuine connections and cultivating long-lasting relationships with customers from varied societal backgrounds.

The P value for advertisements is less than 0.05. The null hypothesis is therefore rejected at the 5% level. According to the findings, there exists a disparity in the perception of brand building practices between male and female customers of commercial banks in Kerala in the realm of advertising. The P value in corporate social responsibility is greater than 0.05. Therefore, the null hypothesis is accepted, which indicates that there is no variation in perception between male and female customers with regard to the CSR initiatives of commercial banks in Kerala. It is obvious that the perceptions of male and female customers of commercial banks in Kerala are identical regarding the CSR initiatives.

Based on the mean score, it indicates that compared to male customers, female customers are more influenced by advertisement, customer relationship management, social media, internal branding, promotional offer and discount schemes of commercial banks in Kerala.

H₀ 5.9: There exists no significant difference in perception of brand building practices among the age categories of customers of commercial banks in Kerala

Table 5.9

Testing the Significant Difference in Perception of Brand Building Practices among the Age Categories of Customers (ANOVA)

| Brand Building Practices | Age groups of the customers | | | F value | P value |
| | Up to 30 | 31 to 50 | Above 50 | | |
	Mean and SD	Mean and SD	Mean and SD		
Advertisement	4.06 (0.65)	3.96 (0.77)	3.92 (0.70)	2.173	0.115 NS
Customer Relationship Management	4.19 (0.56)	4.00 (0.79)	4.01 (0.57)	3.052	0.007**
Social Media	3.89 (0.76)	3.70 (0.88)	3.69 (0.68)	2.485	0.016*
Corporate Social Responsibility	4.25 (0.59)	4.07 (0.80)	4.08 (0.65)	2.492	0.017*
Internal Branding	4.22 (0.59)	4.03 (0.89)	4.09 (0.69)	2.215	0.041*
Promotional Offer and Discount Schemes	3.93 (0.67)	3.67 (0.87)	3.69 (0.71)	7.004	<0.001**

Source: Primary Survey
NS refers to not significant
*** denotes 1% level of significance*
* *denotes 5% level of significance*

The components of the brand building practices of commercial banks in Kerala, such as customer relationship management and promotional offer and discount schemes, the null hypothesis is rejected at a 1% significance level since the P value is less than 0.01. This indicates that there is a significant difference between the perceptions of the various age categories of customers of commercial banks in Kerala in terms of the above-mentioned brand building practices. In other words, commercial bank customers of various age categories differ in their perception based on customer relationship management, promotional offer and discount schemes of brand building practices.

The P value is < 0.05 for social media, corporate social responsibility, and internal branding. Therefore, the null hypothesis has been rejected at a 5% level of significance with respect to the above brand building practices employed by the commercial banks in Kerala. This indicates that there exists a significant difference between the perceptions among various age groups of customers with respect to social media, corporate social responsibility, and internal branding. Customers of commercial banks in Kerala belonging to all age groups are obviously not identical in terms of social media, corporate social responsibility, and internal branding.

Regarding advertising, the statistical significance level (P value) exceeds 0.05. The null hypothesis has been accepted. It can be asserts that there exists no statistically significant variance among the age groups of customers of commercial banks in Kerala with respect to their perception of advertisements in the context of brand establishment endeavours.

5.6.1 Post-hoc test of ANOVA

A post hoc test, also referred to as a multiple comparisons test, is a statistical analysis carried out after the conclusion of an Analysis of Variance. ANOVA merely informs that there exists a substantial distinction between at least two groups, however, it does not identify which groups are different, hence post-hoc tests are required. Post-hoc analyses reveal which group means are statistically distinct from one another and allow for pairwise comparisons across groups. In order to determine statistical significance between groups, a post hoc test is conducted using the Tukey HSD approach. The outcome is presented as follows.

Table 5.10

Testing the Significant Difference in Perceptions of Brand Building Practices among Various Age Categories of Customers (Post-hoc Test of ANOVA)

Brand Building Practices	Age (I)	Age (J)	Mean Difference (I-J)	Std. error	P value
Customer Relationship Management	Up to 30	31 to 50	0.185	0.066	0.015*
		Above 50	0.179	0.063	0.013*
	31 to 50	Above 50	-0.006	0.060	0.993 NS
Social Media	Up to 30	31 to 50	0.190	0.079	0.043*
		Above 50	0.201	0.074	0.020*
	31 to 50	Above 50	0.011	0.071	0.986 NS
Corporate Social Responsibility	Up to 30	31 to 50	0.180	0.070	0.028*
		Above 50	0.166	0.066	0.034*
	31 to 50	Above 50	-0.014	0.063	0.972 NS
Internal Branding	Up to 30	31 to 50	0.188	0.075	0.034*
		Above 50	0.127	0.071	0.175 NS
	31 to 50	Above 50	-0.060	0.068	0.649 NS
Promotional Offer and Discount Schemes	Up to 30	31 to 50	0.259	0.077	0.002**
		Above 50	0.241	0.073	0.003**
	31 to 50	Above 50	-0.017	0.070	0.965 NS

Source: Primary Survey
NS refers to not significant
*** denotes 1% level of significance*
** denotes 5% level of significance*

According to the results of the Tukey HSD post hoc test, there is significant variation between the perceptions of brand building practices across various age categories of customers of commercial banks in Kerala. In the case of customer relationship management, customers who are under the age of 30 differ significantly from those with an age category of 31 to 50 and above 50. In terms of social media, customers with an age category of up to 30 significantly differ from customers with age of 31 to 50 and above 50. Considering corporate social responsibility, customers with an age category of up to 30 differ significantly from those with an age category of 31 to 50 and above 50. Regarding internal branding, customers with an age category of up to 30 differ significantly from those with age 31 to 50 and above 50 years of age. With respect to promotional offer and discount schemes, customers

with an age category of up to 30 differ significantly from those with an age category of 31 to 50 and above 50.

Customers who are under the age of 30 have, on average, a better experience with customer relationship management than customers who are between the age of 31 and 50 and above 50. Customers with age up to 30 are more influenced by social media than customers with age 31 to 50 and customers with age above 50, respectively. Customers of commercial banks who are under the age of 30 have a more positive perception of the bank's corporate social responsibility than customers who are between the age categories of 31 and 50 or above 50. Customers up to the age of 30 experience greater internal branding than those between the age of 31 to 50. Customers up to the age of 30 experience better promotional offer and discount schemes than those between the age of 31 to 50 and above 50 years of age.

H0 5.10: There exists no significant difference in perception of brand building practices with respect to educational qualifications of customers of commercial banks in Kerala

Table 5.11

Testing the Significant Difference in Perception of Brand Building Practices with respect to Educational Qualifications of Customers (ANOVA)

Brand Building Practices	Educational qualifications of the customers				F value	P value
	HSE	Graduation	Post-Graduation	Professional		
	Mean and SD	Mean and SD	Mean and SD	Mean and SD		
Advertisement	3.81 (0.72)	4.05 (0.65)	3.93 (0.76)	3.84 (0.80)	2.780	0.040*
Customer Relationship Management	4.00 (0.53)	4.13 (0.60)	3.97 (0.73)	4.11 (0.56)	2.132	0.025*
Social Media	3.75 (0.69)	3.84 (0.72)	3.63 (0.86)	3.75 (0.62)	2.576	0.014*
Corporate Social Responsibility	4.11 (0.61)	4.14 (0.66)	4.13 (0.75)	4.04 (0.56)	0.283	0.838 NS
Internal Branding	3.99 (0.69)	4.15 (0.68)	4.07 (0.84)	4.11 (0.52)	0.866	0.459 NS
Promotional Offer and Discount Schemes	3.79 (0.58)	3.84 (0.74)	3.65 (0.84)	3.67 (0.62)	2.253	0.021*

Source: Primary Survey
NS refers to not significant
* denotes 5% level of significance

At a 5% level of significance, the null hypothesis has been rejected since the P value is < 0.05 for the brand building practices such as advertisement, customer relationship management, social media, and promotional offer and discount schemes with respect to educational qualifications of the customers of commercial banks in Kerala. As a consequence of this, there is a significant disparity in terms of educational background among the customers of commercial banks in Kerala in terms of the brand building practices that were previously discussed. Therefore, customers of commercial banks in Kerala who have different educational backgrounds have different perceptions of advertisements, customer relationship management, social media, and promotional offer and discount schemes.

The P value for brand building practices relating to corporate social responsibility and internal branding is greater than 0.05. Therefore, accept the null hypothesis. This suggests that customers of commercial banks in Kerala with different levels of education do not significantly differ in their perceptions of the above-mentioned brand building practices employed by the banks.

Table 5.12

Testing the Significant Difference in Perception of Brand Building Practices with Respect to Educational Qualifications of Customers, using Post-hoc Test of ANOVA

Brand Building Practices	Educational Qualification (I)	Educational Qualification (J)	Mean difference (I-J)	Std. error	P value
Advertisement	HSE	Graduation	-0.239	0.118	0.184 NS
		Post-Graduation	-0.121	0.120	0.746 NS
		Professional	-0.028	0.149	0.998 NS
	Graduation	Post-Graduation	0.117	0.060	0.011*
		Professional	0.210	0.107	0.208 NS
	Post-Graduation	Professional	0.092	0.109	0.834 NS
Customer Relationship Management	HSE	Graduation	-0.129	0.108	0.628 NS
		Post Graduation	0.033	0.110	0.990 NS
		Professional	-0.112	0.137	0.844 NS
	Graduation	Post Graduation	0.163	0.055	0.017*
		Professional	0.017	0.098	0.998 NS
	Post Graduation	Professional	-0.146	0.100	0.463 NS
Social Media	HSE	Graduation	-0.099	0.128	0.865 NS

Brand Building Practices	Educational Qualification (I)	Educational Qualification (J)	Mean difference (I-J)	Std. error	P value
		Post Graduation	0.115	0.130	0.813 NS
		Professional	-0.004	0.162	1.000 NS
	Graduation	Post Graduation	0.215	0.065	0.006**
		Professional	0.094	0.116	0.849 NS
	Post Graduation	Professional	-0.120	0.118	0.743 NS
Promotional Offer and Discount Schemes	HSE	Graduation	-0.058	0.126	0.967 NS
		Post Graduation	0.136	0.128	0.715 NS
		Professional	0.115	0.160	0.888 NS
	Graduation	Post Graduation	0.195	0.064	0.014*
		Professional	0.174	0.115	0.430 NS
	Post Graduation	Professional	-0.020	0.117	0.998 NS

Source: Primary Survey
NS refers to not significant
*** denotes 1% level of significance*
* *denotes 5% level of significance*

According to the results of a Tukey HSD post hoc test, statistically significant differences was found in the educational backgrounds of customers of commercial banks in Kerala regarding their perceptions of brand building practices. In the case of advertisements, perception of customers with postgraduate qualifications are different from customers with graduation. In the case of customer relationship management, perception of customers who are graduates differ significantly from those who are postgraduates. In terms of social media, the perception of customers with graduated degrees is significantly different from that of those with post-graduate qualifications. With respect to promotional offer and discount schemes, perception of customers who are graduates differ significantly from those who are post-graduates.

Customers with graduate degree appear to have a more favourable opinion of advertising and customer relationship management practices, based on the mean score, in comparison to customers with post-graduate qualifications. Customers who are graduates are more likely to have a significant impact by brand building practices via social media in comparison to customers who are postgraduates.

Customers who possess an undergraduate degree receive better promotional offer and discount schemes than customers with postgraduate degree.

H0 5.11: There exists no significant difference in perception of brand building practices with respect to occupation of customers of commercial banks in Kerala

Table 5.13
Testing Significant Difference in Perception of Brand Building Practices with Respect to Occupation of Customers (ANOVA)

Brand Building Practice	Occupation							F value	P value
	Government	Self-owned Business	Private	Retired	House wife	Student	Others		
	Mean and SD	**Mean and SD**	**Mean and SD**	**Mean and SD**	**Mean and SD**	**Mean and SD**	**Mean and SD**		
Advertisement	3.90 (0.53)	3.70 (0.68)	4.04 (0.62)	3.87 (0.78)	4.01 (0.72)	3.98 (0.65)	3.98 (0.74)	1.615	0.140[NS]
Customer Relationship Management	3.72 (0.70)	3.90 (0.61)	4.13 (0.52)	4.02 (0.54)	4.10 (0.71)	4.10 (0.71)	3.98 (0.51)	2.315	0.032*
Social Media	3.57 (0.68)	3.71 (0.64)	3.76 (0.84)	3.68 (0.70)	3.74 (0.54)	3.82 (0.78)	3.88 (0.61)	0.646	0.693[NS]
Corporate Social Responsibility	3.82 (0.60)	3.88 (0.63)	4.21 (0.45)	3.96 (0.69)	4.18 (0.73)	4.19 (0.56)	4.16 (0.70)	3.312	0.003**
Internal Branding	3.65 (0.83)	3.94 (0.68)	4.21 (0.69)	3.96 (0.73)	4.11 (0.56)	4.12 (0.72)	4.18 (0.76)	3.534	0.002**
Promotional Offer and Discount Schemes	3.54 (0.79)	3.81 (0.61)	3.76 (0.84)	3.61 (0.67)	3.80 (0.59)	3.81 (0.67)	3.86 (0.54)	1.051	0.391[NS]

Source: Primary Survey
NS refers to not significant
*** denotes 1% level of significance*
* *denotes 5% level of significance*

At the 1% level of significance, the null hypothesis is rejected for the corporate social responsibility and internal branding employed by commercial banks in Kerala since the P value is < 0.01. This confirms that there exists a significant difference in the views expressed by customers from various occupations with regard to the elements of corporate social responsibility and internal branding. To put it another way, customers of commercial banks who have different occupations have varying perceptions of corporate social responsibility and internal branding.

The P value for customer relationship management is < 0.05. The null hypothesis is therefore rejected at the 5% level. This shows that there is a significant variation in customer perception towards the customer relationship management

employed by the commercial banks in Kerala with regard to different categories of occupations.

In the case of advertisement, social media, and promotional offer and discount schemes as part of brand building practices, the P value is > 0.05. Thus, the null hypothesis has been accepted, which indicates that customers of commercial banks in Kerala have the same level of perceptions of brand building practices such as advertising, social media, and promotional offer and discount schemes based on their occupation. This indicates that customers of different occupation perceive the above brand building practices in the same way.

Table 5.14
Testing the Significant Difference in Perception of Brand Building Practices with respect to Occupation of Customers using Post-hoc Test of ANOVA

Brand Building Practices	Occupation (I)	Occupation (J)	Mean difference (I-J)	Std. error	P value
Customer Relationship Management	Government	Self-owned Business	-0.175	0.152	0.913^{NS}
		Private	-0.373	0.122	0.037*
		Retired	-0.297	0.141	0.352 ^{NS}
		House Wife	-0.381	0.157	0.193 ^{NS}
		Student	-0.406	0.138	0.053 ^{NS}
		Others	-0.257	0.167	0.719 ^{NS}
	Self-Owned Business	Private	0.198	0.104	0.477 ^{NS}
		Retired	0.076	0.086	0.974 ^{NS}
		House wife	-0.007	0.111	1.000 ^{NS}
		Student	-0.032	0.081	1.000 ^{NS}
		Others	0.116	0.123	0.966 ^{NS}
	Private	Retired	-0.121	0.126	0.961 ^{NS}
		House Wife	-0.205	0.144	0.788 ^{NS}
		Student	-0.231	0.123	0.494 ^{NS}
		Others	-0.082	0.154	0.998 ^{NS}
	Retired	House wife	0.025	0.129	1.000 ^{NS}
		Student	0.109	0.108	0.952 ^{NS}
		Others	0.149	0.140	0.938 ^{NS}
	House Wife	Student	0.084	0.132	0.996 ^{NS}
		Others	0.123	0.159	0.987 ^{NS}
	Student	Others	0.039	0.143	1.000 ^{NS}
Corporate Social Responsibility	Government	Self-owned Business	-0.060	0.160	1.000 ^{NS}
		Private	-0.362	0.127	0.049**
		Retired	-0.141	0.148	0.963 ^{NS}
		House Wife	-0.384	0.165	0.233 ^{NS}
		Student	-0.384	0.145	0.113 ^{NS}
		Others	-0.340	0.175	0.450 ^{NS}

Brand Building Practices	Occupation (I)	Occupation (J)	Mean difference (I-J)	Std. error	P value
	Self-owned Business	Private	0.301	0.109	0.085 NS
		Retired	-0.022	0.085	1.000 NS
		House Wife	-0.022	0.116	1.000 NS
		Student	0.220	0.090	0.184 NS
		Others	0.021	0.129	1.000 NS
	Private	Retired	-0.323	0.128	0.156 NS
		House Wife	-0.324	0.151	0.330 NS
		Student	-0.081	0.132	0.996 NS
		Others	-0.280	0.161	0.595 NS
	Retired	House Wife	-0.000	0.135	1.000 NS
		Student	0.242	0.113	0.331 NS
		Others	0.043	0.146	1.000 NS
	House Wife	Student	0.242	0.138	0.580 NS
		Others	0.043	0.166	1.000 NS
	Student	Others	-0.199	0.149	0.839 NS
Internal Branding	Government	Self -owned Business	-0.282	0.171	0.653 NS
		Private	-0.527	0.137	0.002*
		Retired	-0.309	0.158	0.449 NS
		House Wife	-0.468	0.177	0.116 NS
		Student	-0.459	0.155	0.050*
		Others	0.555	0.187	0.750 NS
	Self-owned Business	Private	0.244	0.116	0.358 NS
		Retired	0.067	0.091	0.990 NS
		House Wife	0.059	0.124	0.999 NS
		Student	0.218	0.096	0.269 NS
		Others	-0.027	0.139	1.000 NS
	Private	Retired	-0.177	0.138	0.861 NS
		House Wife	-0.185	0.162	0.915 NS
		Student	-0.026	0.141	1.000 NS
		Others	-0.272	0.173	0.702 NS
	Retired	House Wife	-0.008	0.145	1.000 NS
		Student	0.150	0.121	0.880 NS
		Others	-0.095	0.157	0.997 NS
	House Wife	Student	0.158	0.148	0.937 NS
		Others	-0.087	0.179	0.999 NS
	Student	Others	-0.245	0.160	0.727 NS

Source: Primary Survey
NS refers to not significant
*** denotes 1% level of significance*
* *denotes 5% level of significance*

The results identified following significant differences between customers with different occupations and their perceptions of brand building practices using the Tukey HSD post hoc test. In the case of customer relationship management and corporate social responsibility, perception of customers who are government

employees differ significantly from those who are private employees. In terms of internal branding, perception of customers who are government employees are significantly different from those who are private employees and students.

Customers who are employed in the private sector have a superior perception of the customer relationship management and corporate social responsibility of commercial banks in Kerala, according to the mean score, in comparison to customers who are government employees. When it comes to internal branding, customers who work for private companies tend to have a high effect than those who work for government organisations. Customers who are students are highly influenced by an organisation's internal branding than customers who are employees of the government.

Ho 5.12: There exists no significant difference in perception of brand building practices between the public and private sector customers of commercial banks in Kerala

Table 5.15

Testing Significant Difference in Perception of Brand Building Practices between the Public and Private Sector Customers (t-test)

Brand Building Practices.	Type of Banks				T value	P value
	Public Sector Banks		Private Sector Banks			
	Mean	SD	Mean	SD		
Advertisement	3.94	0.70	3.99	0.72	-0.978	0.328[NS]
Customer Relationship Management	4.01	0.63	4.09	0.66	-1.550	0.122[NS]
Social Media	3.68	0.75	3.79	0.79	-1.875	0.061[NS]
Corporate Social Responsibility	4.06	0.66	4.16	0.70	-1.860	0.063[NS]
Internal Branding	3.98	0.78	4.18	0.70	-3.448	<0.001**
Promotional Offer and Discount Schemes	3.75	0.71	3.75	0.79	-0.066	0.947[NS]

Source: Primary Survey
NS refers to not significant
*** denotes 1% level of significance*
* *denotes 5% level of significance*

The null hypothesis associated with the internal branding of public and private commercial banks in Kerala is rejected at a significance level of 1% due to the P value being less than 0.01. The perception of internal branding practices differs significantly among the public and private sector customers of commercial banks in Kerala. To clarify, it can be observed that the internal branding strategies employed by public and private commercial banks exhibit notable differences.

In the case of following brand building practices such as advertisement, customer relationship management, social media, corporate social responsibility, and promotional offer and discount schemes, accepted the null hypothesis because the P value is > 0.05. Therefore, it confirms that there exists no significant difference between customers of public and private commercial banks in Kerala with respect to their perception of advertisement, customer relationship management, social media, corporate social responsibility, and promotional offer and discount schemes. It is obvious that customers of public and private commercial banks in Kerala are identical in their perception with respect to brand building practices such as advertisement, customer relationship management, social media, corporate social responsibility, and promotional offer and discount schemes. When compared to customers of public commercial banks, those of private commercial banks customers have a better perception of internal branding, according to the mean score.

Ho 5.13: There exists no significant difference among various brands of the commercial banks in Kerala with respect to the customers' perception of brand building practices.

Table 5.16:

Testing the Significant difference among the Various Brands of the Commercial Banks in Kerala with Respect to the Customers' Perception of Brand Building Practices (ANOVA)

Brand Building Practices	Bank Brands								F value	P value
	SBI	CSB	Federal Bank	Canara Bank	South Indian Bank	HDFC	Union Bank of India	ICICI		
	Mean and SD	Mean and SD	Mean and SD	Mean and SD	Mean and SD	Mean and SD	Mean and SD	Mean and SD		
Advertisement	3.87 (0.75)	3.91 (0.72)	4.05 (0.64)	4.02 (0.66)	4.25 (0.61)	3.82 (0.81)	3.92 (0.68)	3.93 (0.74)	2.932	0.005**
Customer Relationship Management	4.00 (0.67)	3.92 (0.76)	4.15 (0.59)	4.02 (0.66)	4.31 (0.57)	4.00 (0.67)	4.00 (0.57)	4.07 (0.66)	2.820	0.007**
Social Media	4.06 (0.79)	3.57 (0.83)	3.87 (0.70)	3.75 (0.70)	3.58 (0.82)	3.67 (0.74)	3.70 (0.72)	3.79 (0.79)	3.725	<0.001**
Corporate Social Responsibility	4.06 (0.72)	3.99 (0.88)	4.17 (0.59)	4.05 (0.62)	4.34 (0.64)	4.09 (0.73)	4.08 (0.63)	4.23 (0.60)	2.279	0.027*
Internal Branding	3.88 (0.82)	3.94 (0.70)	4.24 (0.59)	4.10 (0.81)	4.34 (0.60)	4.22 (0.66)	3.96 (0.71)	4.16 (0.85)	4.251	<0.001**
Promotional Offer and Discount Schemes	3.68 (0.74)	3.46 (0.75)	3.89 (0.74)	3.85 (0.65)	4.03 (0.72)	3.73 (0.80)	3.72 (0.75)	3.68 (0.84)	4.030	<0.001**

Source: Primary Survey
NS refers to not significant
*** denotes 1% level of significance*
** denotes 5% level of significance*

The null hypothesis pertaining to the brand building practices of commercial banks in Kerala, including advertisement, customer relationship management, social media, internal branding, and promotional offer and discount schemes, is rejected at a 1% significance level as the P value being less than 0.01. As a result, there exist a significant difference among the various brands of commercial banks in Kerala with respect to customers' perception of the brand building practices such as advertisement, customer relationship management, social media, internal branding, and promotional offer and discount schemes. In other words, the perception of customers of commercial banks varies with respect to advertising, customer relationship management, social media, internal branding, and promotional offer and discount schemes.

The P value for corporate social responsibility is lower than 0.05. Therefore, in terms of corporate social responsibility, the null hypothesis has been rejected at a 5% level of significance. Hence, a notable distinction exists in the manner in which customers perceive the factor of corporate social responsibility. It is apparent that the attitude of customers towards the corporate social responsibility initiatives of different commercial banks in Kerala exhibit significant variation.

Table: 5.17
Testing Significant Difference among Various Brands of Commercial Banks in Kerala with Regard to the Customers' Perceptions of Brand Building Practices (Post-hoc Test of ANOVA)

Brand Building Practices	Bank Brands (I)	Bank Brands (J)	Mean difference (I-J)	Std. error	P value
Advertisement	SBI	CSB	-0.041	0.111	1.000[NS]
		Federal Bank	-0.188	0.111	0.691 [NS]
		Canara Bank	-0.156	0.111	0.854 [NS]
		South Indian Bank	-0.379	0.110	0.014*
		HDFC	0.041	0.110	1.000 [NS]
		Union Bank of India	-0.057	0.111	1.000 [NS]
		ICICI	-0.069	0.110	0.999 [NS]
	CSB	Federal Bank	-0.146	0.111	0.895 [NS]
		Canara Bank	-0.114	0.111	0.971 [NS]
		South Indian Bank	-0.338	0.111	0.050 *
		HDFC	0.083	0.112	0.995 [NS]
		Union Bank of India	-0.015	0.117	1.000 [NS]
		ICICI	-0.027	0.118	1.000 [NS]
	Federal Bank	Canara Bank	0.032	0.111	1.000 [NS]
		South Indian Bank	-0.191	0.117	0.671 [NS]

Brand Building Practices	Bank Brands (I)	Bank Brands (J)	Mean difference (I-J)	Std. error	P value
		HDFC	0.230	0.114	0.431 [NS]
		Union Bank of India	0.130	0.112	0.939 [NS]
		ICICI	0.119	0.114	0.961 [NS]
	Canara Bank	South Indian Bank	-0.223	0.114	0.473 [NS]
		HDFC	0.198	0.119	0.629 [NS]
		Union Bank of India	0.098	0.114	0.987 [NS]
		ICICI	0.087	0.114	0.994 [NS]
	South Indian Bank	HDFC	0.421	0.118	0.004**
		Union Bank of India	0.322	0.110	0.073 [NS]
		ICICI	0.310	0.119	0.092 [NS]
	HDFC	Union Bank of India	-0.099	0.114	0.986 [NS]
		ICICI	-0.110	0.147	0.974 [NS]
	Union Bank of India	ICICI	-0.011	0.121	1.000 [NS]
Customer Relationship Management	SBI	CSB	0.077	0.102	0.995 [NS]
		Federal Bank	-0.148	0.101	0.831 [NS]
		Canara Bank	-0.027	0.110	1.000 [NS]
		South Indian Bank	-0.310	0.112	0.046*
		HDFC	0.000	0.113	1.000 [NS]
		Union Bank of India	-0.000	0.109	1.000 [NS]
		ICICI	-0.069	0.114	0.997 [NS]
	CSB	Federal Bank	-0.225	0.111	0.352 [NS]
		Canara Bank	-0.104	0.105	0.971 [NS]
		South Indian Bank	-0.388	0.108	0.004**
		HDFC	-0.077	0.107	0.995 [NS]
		Union Bank of India	-0.077	0.105	0.995 [NS]
		ICICI	-0.147	0.109	0.835 [NS]
	Federal Bank	Canara Bank	0.120	0.102	0.936 [NS]
		South Indian Bank	-0.162	0.101	0.749 [NS]
		HDFC	0.148	0.104	0.828 [NS]
		Union Bank of India	0.148	0.102	0.833 [NS]
		ICICI	0.078	0.100	0.994 [NS]
	Canara Bank	South Indian Bank	-0.283	0.112	0.098 [NS]
		HDFC	0.027	0.121	1.000 [NS]
		Union Bank of India	0.027	0.127	1.000 [NS]
		ICICI	-0.042	0.115	1.000 [NS]
	South Indian Bank	HDFC	0.310	0.114	0.045*
		Union Bank of India	0.310	0.117	0.047*
		ICICI	0.240	0.121	0.249 [NS]
	HDFC	Union Bank of India	-0.000	0.117	1.000 [NS]
		ICICI	-0.069	0.124	0.997 [NS]
	Union Bank of India	ICICI	-0.069	0.124	0.997 [NS]
Social Media	SBI	CSB	-0.497	0.118	<0.001**
		Federal Bank	-0.294	0.142	0.221 [NS]
		Canara Bank	-0.170	0.117	0.848 [NS]
		South Indian Bank	-0.486	0.118	<0.001**

Brand Building Practices	Bank Brands (I)	Bank Brands (J)	Mean difference (I-J)	Std. error	P value
		HDFC	-0.092	0.116	0.994 NS
		Union Bank of India	-0.124	0.124	0.969 NS
		ICICI	-0.209	0.119	0.650 NS
		Federal Bank	-0.304	0.120	0.189 NS
		Canara Bank	-0.181	0.128	0.809 NS
	CSB	South Indian Bank	0.010	0.123	1.000 NS
		HDFC	-0.102	0.128	0.990 NS
		Union Bank of India	-0.134	0.121	0.953 NS
		ICICI	-0.220	0.126	0.598 NS
		Canara Bank	0.123	0.125	0.971 NS
		South Indian Bank	-0.192	0.119	0.746 NS
	Federal Bank	HDFC	0.201	0.118	0.698 NS
		Union Bank of India	0.169	0.122	0.854 NS
		ICICI	0.084	0.118	0.997 NS
		South Indian Bank	-0.316	0.119	0.144 NS
	Canara Bank	HDFC	0.078	0.117	0.998 NS
		Union Bank of India	0.046	0.120	1.000 NS
		ICICI	-0.039	0.115	1.000 NS
	South Indian Bank	HDFC	0.394	0.114	0.072 NS
		Union Bank of India	0.362	0.115	0.053 NS
		ICICI	0.277	0.111	0.281 NS
	HDFC	Union Bank of India	-0.032	0.119	1.000 NS
		ICICI	-0.117	0.125	0.976 NS
	Union Bank of India	ICICI	-0.085	0.114	0.997 NS
Corporate Social Responsibility		CSB	0.068	0.107	0.998 NS
		Federal Bank	-0.111	0.114	0.968 NS
		Canara Bank	0.011	0.128	1.000 NS
	SBI	South Indian Bank	-0.281	0.117	0.147 NS
		HDFC	-0.028	0.128	1.000 NS
		Union Bank of India	-0.018	0.118	1.000 NS
		ICICI	-0.170	0.129	0.754 NS
		Federal Bank	-0.180	0.127	0.709 NS
		Canara Bank	-0.056	0.124	1.000 NS
	CSB	South Indian Bank	-0.349	0.147	0.026*
		HDFC	-0.096	0.118	0.986 NS
		Union Bank of India	-0.086	0.127	0.993 NS
		ICICI	-0.238	0.129	0.341 NS
		Canara Bank	0.123	0.127	0.947 NS
		South Indian Bank	-0.169	0.118	0.763 NS
	Federal Bank	HDFC	0.083	0.129	0.994 NS
		Union Bank of India	0.093	0.132	0.989 NS
		ICICI	-0.058	0.185	0.999 NS
		South Indian Bank	-0.292	0.119	0.115 NS
	Canara Bank	HDFC	-0.039	0.124	1.000 NS
		Union Bank of India	-0.029	0.107	1.000 NS
		ICICI	-0.181	0.101	0.689 NS
		HDFC	0.253	0.108	0.255 NS

Brand Building Practices	Bank Brands (I)	Bank Brands (J)	Mean difference (I-J)	Std. error	P value
	South Indian Bank	Union Bank of India	0.263	0.107	0.217 [NS]
		ICICI	0.110	0.101	0.968 [NS]
	HDFC	Union Bank of India	0.010	0.109	1.000 [NS]
		ICICI	-0.142	0.106	0.885 [NS]
	Union Bank of India	ICICI	-0.152	0.105	0.848 [NS]
Internal Branding	SBI	CSB	-0.057	0.114	1.000 [NS]
		Federal Bank	-0.364	0.128	0.032*
		Canara Bank	-0.215	0.114	0.558 [NS]
		South Indian Bank	-0.464	0.113	<0.001**
		HDFC	-0.338	0.111	0.059 [NS]
		Union Bank of India	-0.077	0.114	0.998 [NS]
		ICICI	-0.280	0.113	0.208 [NS]
	CSB	Federal Bank	-0.306	0.119	0.134 [NS]
		Canara Bank	-0.158	0.115	0.866 [NS]
		South Indian Bank	-0.406	0.111	0.009**
		HDFC	-0.281	0.119	0.212 [NS]
		Union Bank of India	-0.020	0.117	1.000 [NS]
		ICICI	-0.223	0.119	0.511 [NS]
	Federal Bank	Canara Bank	0.148	0.141	0.901 [NS]
		South Indian Bank	-0.100	0.128	0.988 [NS]
		HDFC	0.025	0.132	1.000 [NS]
		Union Bank of India	0.286	0.156	0.197 [NS]
		ICICI	0.083	0.128	0.996 [NS]
	Canara Bank	South Indian Bank	-0.248	0.118	0.365 [NS]
		HDFC	-0.122	0.128	0.961 [NS]
		Union Bank of India	0.138	0.127	0.930 [NS]
		ICICI	-0.065	0.138	0.999 [NS]
	South Indian Bank	HDFC	0.125	0.198	0.955 [NS]
		Union Bank of India	0.386	0.128	0.017*
		ICICI	0.183	0.117	0.739 [NS]
	HDFC	Union Bank of India	0.261	0.174	0.299 [NS]
		ICICI	0.057	0.118	1.000 [NS]
	Union Bank of India	ICICI	-0.203	0.119	0.630 [NS]
Promotional Offer and Discount Schemes	SBI	CSB	0.220	0.118	0.583 [NS]
		Federal Bank	-0.181	0.121	0.791 [NS]
		Canara Bank	-0.168	0.141	0.845 [NS]
		South Indian Bank	-0.350	0.145	0.060 [NS]
		HDFC	-0.042	0.128	1.000 [NS]
		Union Bank of India	-0.033	0.174	1.000 [NS]
		ICICI	0.005	0.128	1.000 [NS]
	CSB	Federal Bank	-0.401	0.117	0.018 *
		Canara Bank	-0.389	0.127	0.025*
		South Indian Bank	-0.571	0.129	<0.000**
		HDFC	-0.262	0.127	0.343 [NS]

Brand Building Practices	Bank Brands (I)	Bank Brands (J)	Mean difference (I-J)	Std. error	P value
		Union Bank of India	-0.253	0.115	0.399 [NS]
		ICICI	-0.214	0.154	0.614 [NS]
	Federal Bank	Canara Bank	0.012	0.121	1.000 [NS]
		South Indian Bank	-0.169	0.174	0.841 [NS]
		HDFC	0.139	0.152	0.938 [NS]
		Union Bank of India	0.148	0.132	0.918 [NS]
		ICICI	0.187	0.142	0.759 [NS]
	Canara Bank	South Indian Bank	-0.181	0.128	0.786 [NS]
		HDFC	0.126	0.154	0.962 [NS]
		Union Bank of India	0.135	0.141	0.947 [NS]
		ICICI	0.174	0.125	0.818 [NS]
	South Indian Bank	HDFC	0.308	0.174	0.148 [NS]
		Union Bank of India	0.317	0.145	0.128 [NS]
		ICICI	0.356	0.165	0.150
	HDFC	Union Bank of India	0.009	0.125	0.984 [NS]
		ICICI	0.048	0.127	0.980 [NS]
	Union Bank of India	ICICI	0.039	0.118	0.974 [NS]

Source: Primary Survey
NS refers to not significant
** denotes 1% level of significance
* denotes 5% level of significance

The following statistically significant differences have been identified between customers of commercial banks in Kerala regarding their perceptions of brand building practices, according to the Tukey HSD post hoc test. In case of advertisement, customer perception of SBI bank is significantly differ from South Indian bank. Customer perception of South Indian bank are significantly different from that of HDFC. Customer perception of CSB is significantly different from that of South Indian bank.

In case of customer relationship management, customer perception of SBI bank differs significantly from those of South Indian bank. Customer perception of CSB bank differs significantly from those of South Indian bank. Customer perception of South Indian bank is significantly different from that of HDFC and Union bank of India.

In terms of social media, customer perception of SBI is significantly different from customer perception of South Indian bank. Customer perception of CSB bank differs significantly from those of SBI. Considering the corporate social

responsibility, customer perception of CSB bank significantly differ from those of South Indian bank.

Regarding internal branding, the customer perception of SBI is significantly different from those of Federal bank and South Indian bank. Customer perception of CSB is significantly different from customer perception of South Indian bank. At the same time, South Indian bank customer perception differs significantly from Union bank of India. With respect to promotional offer and discount schemes, the customer perception of CSB is significantly different from those of Federal bank, Canara Bank and South Indian bank.

Based on mean score, it can be inferred that the customers of South Indian banks are highly influenced by advertising compared to the customers of SBI. When comparing South Indian Bank customers with those of HDFC, South Indian Bank customers are more informed and persuaded by their advertisements. South Indian bank customers are highly influenced by advertisement than that of CSB customers.

In terms of customer relationship management, South Indian bank maintain better relationship with their customers than those of SBI, CSB, HDFC and Union bank of India. Considering social media, the customers of State Bank of India have more interactions on social media with their bank than SIB, CSB, customers. The social responsibility initiatives of South Indian bank are more connected with customers than CSB customers. In terms of internal branding, Federal Bank employees are more equipped to provide services than SBI Bank. Internal branding of South Indian bank is stronger than SBI, CSB, and Union Bank of India. Federal bank provides more promotional offer and discount schemes than CSB. When CSB and Canara Bank are compared, Canara Bank has stronger promotional offer and discount schemes. South Indian banks provides more promotional offer and discount schemes than CSB. Overall study shows that almost all brand building practices are higher in the South Indian Bank which is operated in Kerala. The results imply that the South Indian Bank has been very successful in putting various brand building methods into practice, resulting in higher brand recognition. This conclusion highlights the bank's efforts to create a strong brand identity and emphasises the significance of efficient brand building practices in Kerala's competitive banking sector.

H₀ 5.14: There exists no significant difference in the perception of brand building practices among the customers duration of banking experience of commercial banks in Kerala

Table 5.18

Testing Significant Difference in the Perception of Brand Building Practices among the Customers Duration of Banking Experience (ANOVA)

Brand Building Practices	Duration of Banking Experience				F value	P value
	Up to 3 years	4 to 5 years	6 to 10 years	Above 10 years		
	Mean and SD	Mean and SD	Mean and SD	Mean and SD		
Advertisement	4.06 (0.64)	3.98 (0.69)	3.88 (0.74)	3.97 (0.74)	1.582	0.193[NS]
Customer Relationship Management	4.12 (0.58)	4.04 (0.73)	4.04 (0.67)	4.04 (0.64)	0.524	0.666 [NS]
Social Media	3.92 (0.67)	3.75 (0.84)	3.67 (0.80)	3.70 (0.77)	3.463	0.016*
Corporate Social Responsibility	4.16 (0.61)	4.05 (0.76)	4.11 (0.67)	4.15 (0.71)	0.687	0.560 [NS]
Internal Branding	4.16 (0.63)	4.11 (0.71)	4.13 (0.76)	4.05 (0.80)	0.785	0.503 [NS]
Promotional Offer and Discount Schemes	3.92 (0.65)	3.78 (0.77)	3.70 (0.75)	3.67 (0.82)	3.706	0.012*

Source: Primary Survey
NS refers to not significant
* denotes 5% level of significance

The null hypothesis has been rejected at a 5% level of significance for the brand building practices employed by commercial banks in Kerala, such as social media, promotional offer and discount schemes, since the P value is < 0.05. As a result, there is a significant difference between the duration of the banking experience and the customer's perception of social media, promotional offer and discount schemes. In the cases of advertisement, customer relationship management, corporate social responsibility, and internal branding, the null hypothesis has been accepted as the P value is > 0.05. It indicates that there is no significant difference with respect to the customer's perceptions towards brand building practices such as advertisement, customer relationship management, corporate social responsibility, and internal branding and the duration of the banking experience

Table 5.19

Testing Significant Difference in the Perception of Brand Building Practices among the Customers Duration of Banking Experience (Post-hoc test of ANOVA)

Brand Building Practices	Duration of Banking Experience (I)	Duration of Banking Experience (J)	Mean difference (I-J)	Std. error	P value
Social Media	Up to 3 years	4 to 5 years	0.177	0.097	0.261[NS]
		6 to 10 years	0.257	0.088	0.020*
		Above 10 years	0.225	0.080	0.028*
	4 to 5 years	6 to 10 years	0.079	0.096	0.842 [NS]
		Above 10 years	0.047	0.089	0.952 [NS]
	6 to 10 years	Above 10 years	-0.032	0.079	0.977 [NS]
Promotional Offer and Discount Schemes	Up to 3 years	4 to 5 years	0.137	0.096	0.482 [NS]
		6 to 10 years	0.225	0.087	0.049*
		Above 10 years	0.251	0.079	0.009**
	4 to 5 years	6 to 10 years	0.088	0.094	0.788 [NS]
		Above 10 years	0.114	0.088	0.565 [NS]
	6 to 10 years	Above 10 years	0.025	0.078	0.988 [NS]

Source: Primary Survey
NS refers to not significant
*** denotes 1% significant*
 ** denotes 5% level of significance*

The Tukey HSD post hoc test reveals significant differences in the perceptions of brand building practices among customers with different durations of banking experience based on their respective years of association. Regarding social media, there exists a significant differentiation in perception of customers who have engaged with a bank for a duration of up to three years and those who have engaged for a duration of six to ten years or beyond ten years. Regarding promotional offer and discount schemes, the study identifies that customers who have been dealing with the bank for up to three years exhibit significant differences in perception compared to those who have been customers for six to ten years and over ten years, as previously noted in the social media factor.

According to the mean value, it is revealed that customers with banking experience up to three years are more influenced by social media employed by the

commercial banks in Kerala compared to those who have experience of six to ten years and more than ten years. The duration of a customer's banking experience with a bank appears to have an effect on their response to promotional offer and discount schemes. Specifically, customers who have been with the bank for less than three years exhibit a more positive response compared to those who have been with the bank for six to ten years or more than ten years.

5.7 Conclusion

This chapter deals with the first objective, which investigates the customer's perception of brand building practices that were employed by the commercial bank in Kerala. Advertising, customer relationship management (CRM), social media, corporate social responsibility (CSR), internal branding, and promotional offer and discount schemes are the six elements that are considered as the most important brand building practices that are employed by the commercial banks in Kerala. The socio-demographic characteristics associated with bank customers are taken into consideration for the purpose of conducting a cross-comparison analysis. These socio-demographic factors include the customers' gender, age, educational qualifications, occupation, and duration of banking experience with the bank. The present analysis considered the organisational characteristics of banks, encompassing both the inherent type of banks and bank brands. The finding revealed that brand building practices employed by the commercial banks operating in Kerala partially influenced their customers. It was also identified that customers of commercial banks in Kerala had different perceptions of the brand building practices employed by their bank brands. The study also revealed that the most positively perceived brand building practice is corporate social responsibility, which indicated that banks CSR initiatives are acceptable by their customers and that improves their bank's reputation and value. However, social media was found to be the least influencing factor of brand building practices which indicates that banks are not properly tapping the opportunities of social networking platforms for building their brand by communicating customised services and customer engagement to ensure a long-lasting relationship with them. With regard to socio-demographic and organisational factors, the brand building practices employed by the commercial banks in Kerala are perceived differently by their customers.