

Chapter V

DEMOGRAPHIC VARIABLES AND CUSTOMER SATISFACTION

This chapter makes an attempt to address the objective number three i.e, to compare the level of customer satisfaction in the branches of United Bank of India operating in Cachar district of Assam across the select demographic variables of customers. This chapter, therefore, entails in it the analysis and interpretation of data collected from customers and presentation of the concerned data, which is based on select service quality dimensions across four select demographic variables (Gender, Age, Income and Occupation) considered in this study.

The responses obtained from 270 customers of ten (10) sample branches of UBI operating in Cachar district of Assam have initially been categorized on the basis of four demographic variables and presented in the tabular form followed by the requisite analysis so as to attain the third objective of the study.

5.1 Gender Wise Customer Satisfaction

Gender has been considered as one of the important demographic variables in the studies conducted by researchers on customer satisfaction as gender has a great impact on the level of customer satisfaction (Mittal et al., 2001 and Akinyele, 2010). It is considered to be one of the most common forms of segmentation used by marketers (Mokhlis, 2012). Gender has been recognized as one of the demographic variables that meets the basic requirements for successful implementation of segmentation strategies by marketers of both products and services (Meyers-Levy & Sternthal, 1991). It is very important for banks to understand the potential gender effects on customers' satisfaction for the development of effective marketing strategies. Investigating such relationships is significant because without sound evidence and guidelines, managers may run the risk of making wrong decisions and such wrong decisions may affect the business and profit of the banks adversely in the long run (Aljasser and Sasidhar, 2013).

Many studies have been carried out to evaluate differences between the level of satisfaction/dissatisfaction of men and women. In many studies the overall satisfaction of female customers have been found to be higher as compared to their

male counterparts (Dey, 2009; Gokilamani, 2014). On the other hand some studies have also investigated that male customers are more satisfied than females (Dewan and Mahajan, 2014; Bhattacharya and Das, 2013). It has also been found that there is discrimination in the treatment of customers with male getting precedence over female. Male customers receive more positive expressions (greeting, thanking, smiling, and eye contact) than female customers (Gutek, 1995). However, some investigations have proven that the behavior in gender is more or less similar. In other words, there is no significant difference in the level of satisfaction of male and female respondents towards retail banking services (Mishra et. al., 2010; Anand and Selvaraj, 2012; Gokilamani, 2014; Sivesan, 2013). In other words, there is no uniform pattern of findings so far as gender and satisfaction has been concerned. In this study, an attempt has been made to find out the difference between the satisfaction/dissatisfaction level of male and female respondents towards select dimensions of service quality. Out of 270 customers surveyed for this study, 175 are male customers while 95 are female customers.

Table 5.1: Gender-wise Customer Satisfaction about Reliability Dimension of Service Quality

Gender	Mean	SD	t value	p value
Male	3.47	0.4758	0.823	0.411
Female	3.43	0.4219		

Source: Field Survey

Table 5.1 reveals gender-wise customer satisfaction about ‘Reliability’ dimension of service quality of UBI in Cachar district of Assam. It has been found in the table 5.1 that the mean value (3.47) for satisfaction of male customers is more as compared to the mean value (3.43) for satisfaction of female customers about ‘Reliability’ dimension of service quality. This implies that the male customers are found to be more satisfied as compared to their female counterparts about ‘Reliability’ dimension of service quality.

Table 5.1 also portrays that the value of Standard deviation (0.4219) for female customers’ satisfaction is lower as compared to the value of Standard deviation (0.4758) for male customers’ satisfaction about ‘Reliability’ dimension of service

quality. This implies that the responses of female customers are more concentrated about this dimension as compared to their male counterparts.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Reliability’ dimension of service quality across the gender of customers.

H_{05.1}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Reliability’ dimension of service quality does not significantly vary across the gender of the customers.

Independent two samples t test has been performed to test the hypothesis. The t value has been calculated for satisfaction/dissatisfaction of customers across their gender. The calculated t value is 0.823 and the corresponding p value is greater than 0.05 as is evident from table 5.1. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Reliability’ dimension of service quality across their gender at 5% level of significance.

Table 5.2: Gender-wise Customer Satisfaction about Responsiveness Dimension of Service Quality

Gender	Mean	SD	t value	p value
Male	3.17	0.5412	1.716	0.087
Female	3.06	0.4580		

Source: Field Survey

Table 5.2 reveals gender-wise customer satisfaction about ‘Responsiveness’ dimension of service quality of UBI in Cachar district of Assam. It has been observed from table 5.2 that the mean value (3.17) for satisfaction of male customers is more as compared to the mean value (3.06) for satisfaction of female customers about ‘Responsiveness’ dimension of service quality. This implies that the male customers are found to be more satisfied as compared to their female counterparts about ‘Responsiveness’ dimension of service quality.

Table 5.2 also discloses that the value of Standard deviation (0.5412) for satisfaction of male customers is higher as compared to the value of Standard deviation (0.4580) for satisfaction of female customers about ‘Responsiveness’ dimension of service quality. This implies that the tilt of the views of male customers is bent more about this dimension as compared to their female counterparts.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Responsiveness’ dimension of service quality across the gender of customers.

H_{05.2}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Responsiveness’ dimension of service quality does not significantly vary across the gender of the customers.

Independent two samples t test has been performed to test the hypothesis. The t value has been calculated for satisfaction/dissatisfaction of customers across their gender. The calculated t value is 1.716 and the corresponding p value is greater than 0.05 as is evident from table 5.2. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction of customers about ‘Responsiveness’ dimension of service quality across their gender at 5% level of significance

Table 5.3: Gender-wise Customer Satisfaction about Tangibility Dimension of Service Quality

Gender	Mean	SD	t value	p value
Male	3.20	0.5868	1.124	0.262
Female	3.29	0.5825		

Source: Field Survey

Table 5.3 represents gender-wise customer satisfaction about ‘Tangibility’ dimension of service quality of UBI in Cachar district of Assam. It has been found in table 5.3 that the mean value (3.29) for satisfaction of female customers is more as compared to the mean value (3.20) for satisfaction of male customers about ‘Tangibility’ dimension of service quality. This implies that the female customers are found to be more satisfied as compared to their male counterparts about ‘Tangibility’ dimension of service quality.

Table 5.3 also discloses that the value of Standard deviation (0.5868) for satisfaction of male customers is higher as compared to the value of Standard deviation (0.5825) for satisfaction of female customers about ‘Tangibility’ dimension of service quality. This implies that the tilt of the views of male customers is bent more about this dimension as compared to their female counterparts.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Tangibility’ dimension of service quality across the gender of customers.

H_{05.3}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Tangibility’ dimension of service quality does not significantly vary across the gender of the customers.

Independent two samples t test has been performed to test the hypothesis. The t value has been calculated for satisfaction/dissatisfaction of customers across their gender. The calculated t value is 1.124 and the corresponding p value is greater than 0.05 as is evident from table 5.3. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Tangibility’ dimension of service quality across their gender at 5% level of significance.

Table 5.4: Gender-wise Customer Satisfaction about Competence Dimension of Service Quality

Gender	Mean	SD	t value	p value
Male	3.31	0.5783	0.468	0.640
Female	3.28	0.4065		

Source: Field Survey

Table 5.4 reveals gender-wise customer satisfaction about ‘Competence’ dimension of service quality of UBI in Cachar district of Assam. It has been found in the table 5.4 that the mean value (3.31) for satisfaction of male customers is more as compared to the mean value (3.28) for satisfaction of female customers about ‘Competence’ dimension of service quality. This implies that the male customers are found to be

more satisfied as compared to their female counterparts about ‘Competence’ dimension of service quality.

Table 5.4 also portrays that the value of Standard deviation (0.4065) for satisfaction of female customers is lower as compared to the value of Standard deviation (0.5783) for satisfaction of male customers about ‘Competence’ dimension of service quality. This implies that the responses of female customers are more concentrated about this dimension as compared to their male counterparts.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Competence’ dimension of service quality across the gender of customers.

H_{05.4}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Competence’ dimension of service quality does not significantly vary across the gender of the customers.

Independent two samples t test has been performed to test the hypothesis. The t value has been calculated for satisfaction/dissatisfaction of customers across their gender. The calculated t value is 0.468 and the corresponding p value is greater than 0.05 as is evident from table 5.4. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Competence’ dimension of service quality across their gender at 5% level of significance

Table 5.5: Gender-wise Customer Satisfaction about Communication Dimension of Service Quality

Gender	Mean	SD	t value	p value
Male	2.98	0.6782	0.968	0.334
Female	2.91	0.5651		

Source: Field Survey

Table 5.5 shows gender-wise customer dissatisfaction about ‘Communication’ dimension of service quality of UBI in Cachar district of Assam. It has been observed from table 5.5 that both male and female customers are found to be dissatisfied about

‘Communication’ dimension of service quality based on their mean scores. The mean value (2.98) for the extent of dissatisfaction of male customers is more as compared to the mean value (2.91) for the extent of dissatisfaction of female customers about ‘Communication’ dimension of service quality. This implies that the female customers are found to be more dissatisfied as compared to their male counterparts about ‘Communication’ dimension of service quality.

Table 5.5 also discloses that the value of Standard deviation (0.6782) for dissatisfaction of male customers is higher as compared to the value of Standard deviation (0.5651) for dissatisfaction of female customers about ‘Communication’ dimension of service quality. This implies that the tilt of the views of male customers is bent more about this dimension as compared to their female counterparts.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Communication’ dimension of service quality across the gender of customers.

H_{05.5}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Communication’ dimension of service quality does not significantly vary across the gender of the customers.

Independent two samples t test has been performed to test the hypothesis. The t value has been calculated for satisfaction/dissatisfaction of customers across their gender. The calculated t value is 0.968 and the corresponding p value is greater than 0.05 as is evident from table 5.5. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Communication’ dimension of service quality across their gender at 5% level of significance

Table 5.6: Gender-wise Customer Satisfaction about Security Dimension of Service Quality

Gender	Mean	SD	t value	p value
Male	3.51	0.3746	0.183	0.855
Female	3.52	0.3327		

Source: Field Survey

Table 5.6 reveals gender-wise customer satisfaction about ‘Security’ dimension of service quality of UBI in Cachar district of Assam. It has been found in the table 5.6 that the mean value (3.52) for satisfaction of female customers is little more as compared to the mean value (3.51) for satisfaction of male customers about ‘Security’ dimension of service quality. This implies that the female customers are found to be more satisfied as compared to their male counterparts about ‘Security’ dimension of service quality.

Table 5.6 also portrays that the value of Standard deviation (0.3327) for satisfaction of female customers is lower as compared to the value of Standard deviation (0.3746) for satisfaction of male customers about ‘Security’ dimension of service quality. This implies that the responses of female customers are more concentrated about this dimension as compared to their male counterparts.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Security’ dimension of service quality across the gender of customers.

H_{05.6}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Security’ dimension of service quality does not significantly vary across the gender of the customers.

Independent two samples t test has been performed to test the hypothesis. The t value has been calculated for satisfaction/dissatisfaction of customers across their gender. The calculated t value is 0.183 and the corresponding p value is greater than 0.05 as is evident from table 5.6. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Security’ dimension of service quality across their gender at 5% level of significance

.Table 5.7: Gender-wise Customer Satisfaction about Care Dimension of Service Quality

Gender	Mean	SD	t value	p value
Male	2.94	0.6944	2.45	0.015
Female	2.74	0.5438		

Source: Field Survey

Table 5.7 represents gender-wise customer dissatisfaction about 'Care' dimension of service quality of UBI in Cachar district of Assam. It has been observed from table 5.7 that both male and female customers are found to be dissatisfied about 'Care' dimension of service quality based on their mean scores. The mean value (2.94) for the extent of dissatisfaction of male customers is more as compared to the mean value (2.74) for the extent of dissatisfaction of female customers about 'Care' dimension of service quality. This implies that the female customers are found to be more dissatisfied as compared to their male counterparts about 'Care' dimension of service quality.

Table 5.7 also discloses that the value of Standard deviation (0.6944) for dissatisfaction of male customers is higher as compared to the value of Standard deviation (0.5438) for dissatisfaction of female customers about 'Care' dimension of service quality. This implies that the tilt of the views of male customers is bent more about this dimension as compared to their female counterparts.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about 'Care' dimension of service quality across the gender of customers.

H_{05.7}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about 'Care' dimension of service quality does not significantly vary across the gender of the customers.

Independent two samples t test has been performed to test the hypothesis. The t value has been calculated for satisfaction/dissatisfaction of customers across their gender. The calculated t value is 2.45 and the corresponding p value is less than 0.05 as is evident from table 5.7. Thus, it implies that there is statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Care' dimension of service quality across their gender at 5% level of significance

Table 5.8 reveals gender-wise customer satisfaction about 'Access' dimension of service quality of UBI in Cachar district of Assam. It has been found in the table 5.8 that the mean value (3.57) for satisfaction of female customers is little more as compared to the mean value (3.56) for satisfaction of male customers about 'Access' dimension of service quality. This implies that the female customers are found to be

more satisfied as compared to their male counterparts about ‘Access’ dimension of service quality.

Table 5.8: Gender-wise Customer Satisfaction about Access Dimension of Service Quality

Gender	Mean	SD	t value	p value
Male	3.56	0.4303	0.182	0.856
Female	3.57	0.3500		

Source: Field Survey

Table 5.8 also portrays that the value of Standard deviation (0.3500) for female customers’ satisfaction is lower as compared to the value of Standard deviation (0.4303) for male customers’ satisfaction about ‘Access’ dimension of service quality. This implies that the responses of female customers are more concentrated about this dimension as compared to their male counterparts.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Access’ dimension of service quality across the gender of customers.

H_{05.8}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Access’ dimension of service quality does not significantly vary across the gender of the customers.

Independent two samples t test has been performed to test the hypothesis. The t value has been calculated for satisfaction/dissatisfaction of customers across their gender. The calculated t value is 0.182 and the corresponding p value is greater than 0.05 as is evident from table 5.8. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Access’ dimension of service quality across their gender at 5% level of significance

Table 5.9 represents gender-wise customer satisfaction about ‘Courtesy’ dimension of service quality of UBI in Cachar district of Assam. It has been observed from table 5.9 that the mean value (3.44) for satisfaction of male customers is more as compared to the mean value (3.24) for satisfaction of female customers about ‘Courtesy’

dimension of service quality. This implies that the male customers are found to be more satisfied as compared to their female counterparts about ‘Courtesy’ dimension of service quality.

Table 5.9: Gender-wise Customer Satisfaction about Courtesy Dimension of Service Quality

Gender	Mean	SD	t value	p value
Male	3.44	0.5008	3.280	0.001
Female	3.24	0.4468		

Source: Field Survey

Table 5.9 also discloses that the value of Standard deviation (0.5008) for satisfaction of male customers is higher as compared to the value of Standard deviation (0.4468) for satisfaction of female customers about ‘Courtesy’ dimension of service quality. This implies that the tilt of the views of male customers is bent more about this dimension as compared to their female counterparts.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Courtesy’ dimension of service quality across the gender of customers.

H_{05.9}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Courtesy’ dimension of service quality does not significantly vary across the gender of the customers.

Independent two samples t test has been performed to test the hypothesis. The t value has been calculated for satisfaction/dissatisfaction of customers across their gender. The calculated t value is 3.280 and the corresponding p value is less than 0.05 as is evident from table 5.9. Thus, it implies that there is statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Courtesy’ dimension of service quality across their gender at 5% level of significance

Table 5.10 reveals gender-wise customer dissatisfaction about ‘Availability’ dimension of service quality of UBI in Cachar district of Assam. It has been observed from table 5.10 that both male and female customers are found to be dissatisfied about

‘Availability’ dimension of service quality. The mean value (2.70) for the extent of dissatisfaction of female customers is more as compared to the mean value (2.68) for the extent of dissatisfaction of male customers about this dimension of service quality. This implies that the male customers are found to be more dissatisfied as compared to their female counterparts about ‘Availability’ dimension of service quality.

Table 5.10: Gender-wise Customer Satisfaction about Availability Dimension of Service Quality

Gender	Mean	SD	t value	p value
Male	2.68	0.5638	0.281	0.779
Female	2.70	0.5630		

Source: Field Survey

Table 5.10 also discloses that the value of Standard deviation (0.5638) for dissatisfaction of male customers is higher as compared to the value of Standard deviation (0.5630) for dissatisfaction of female customers about ‘Availability’ dimension of service quality. This implies that the tilt of the views of male customers is bent more about this dimension as compared to their female counterparts.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Availability’ dimension of service quality across the gender of customers.

H_{05.10}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Availability’ dimension of service quality does not significantly vary across the gender of the customers.

Independent two samples t test has been performed to test the hypothesis. The t value has been calculated for satisfaction/dissatisfaction of customers across their gender. The calculated t value is 0.281 and the corresponding p value is greater than 0.05 as is evident from table 5.10. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Availability’ dimension of service quality across their gender at 5% level of significance.

Table 5.11: Gender-wise Customer Satisfaction about Select Dimensions of Service Quality

Service Quality Dimensions	Male	Rank	Female	Rank
Reliability	3.47	3	3.43	3
Responsiveness	3.17	7	3.06	7
Tangibility	3.20	6	3.29	4
Competence	3.31	5	3.28	5
Communication	2.98	8	2.91	8
Security	3.51	2	3.52	2
Care	2.94	9	2.74	9
Access	3.56	1	3.57	1
Courtesy	3.44	4	3.24	6
Availability	2.68	10	2.70	10

Source: Field Survey

Table 5.11 represents gender wise customer satisfaction/dissatisfaction of select ten dimensions of service quality of UBI in Cachar district of Assam. It has been found in table 5.11 that in case of both male and female customers, ‘Access’ dimension has been ranked first with the highest mean value of 3.56 and 3.57 respectively among all the ten service quality dimensions. This implies that both male and female customers are satisfied to a large extent about ‘Access’ dimension of service quality.

On the other hand, out of the ten service quality dimensions, ‘Availability’ dimension has been ranked last in the order of ranking for both male and female customers with the lowest mean value of 2.68 and 2.70 respectively. This indicates that customers of UBI in Cachar district are dissatisfied to a large extent about ‘Availability’ dimension of service quality.

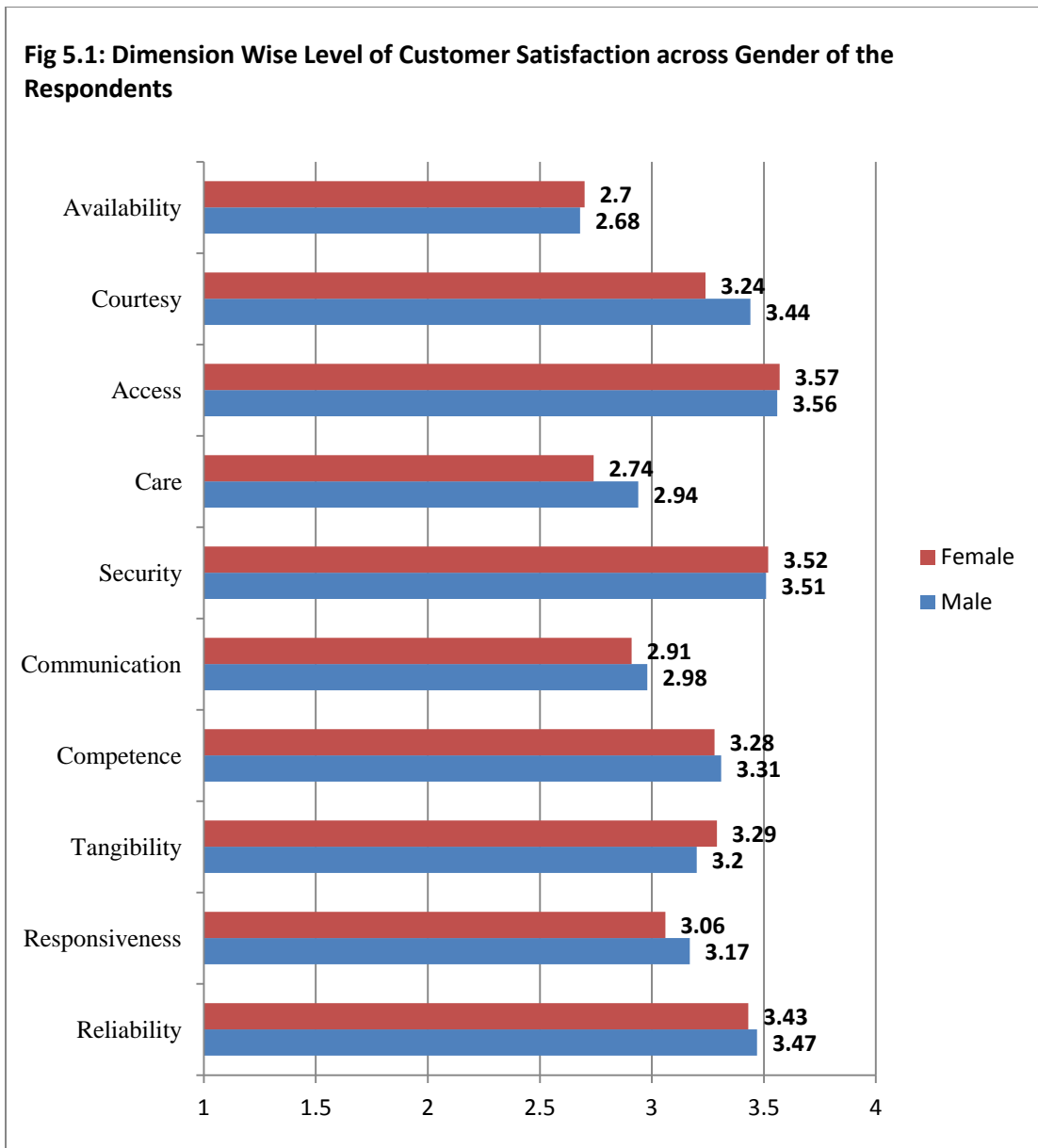


Table 5.11 also reveals that out of ten service quality dimensions, in Reliability, Responsiveness, Competence and Courtesy service quality dimensions, the level of satisfaction of male customers is more as compared to their female counterparts based on mean score. Similarly, in comparison to the male customers, female customers are found to be more satisfied in Tangibility, Security and Access dimensions of service quality based on mean score

However, out of ten service quality dimensions, in Communication, Care service quality dimensions, the extent of dissatisfaction of female customers is more as compared to their male counterparts based on mean score. Similarly, the extent of

dissatisfaction of male customers is more in case of Availability dimension of service quality.

Table 5.12: Gender-wise Overall Customer Satisfaction

Gender	Mean	SD	t value	p value
Male	3.32	0.3517	0.477	0.634
Female	3.30	0.3225		

Source: Field Survey

Table 5.12 depicts gender-wise overall customer satisfaction of UBI in Cachar district of Assam. It has been found in table 5.12 that the overall satisfaction of male customers is more as compared to their female counterparts.

Table 5.12 also discloses that the value of Standard deviation (0.3225) for overall satisfaction of female customer is lower as compared to the value of Standard deviation (0.3517) for overall satisfaction of male customers. This implies that the responses of female customers are more concentrated in terms of overall satisfaction as compared to their male counterparts.

Following hypothesis has been formulated to test the difference in the overall customer satisfaction/dissatisfaction of UBI in Cachar district of Assam across the gender of customers.

H₀₆: The level of overall customer satisfaction /dissatisfaction in the branches of UBI operating in Cachar district of Assam does not significantly vary across the gender of the customers.

Independent two samples t test has been performed to test the hypothesis. The t value has been calculated for overall customer satisfaction/dissatisfaction across their gender. The calculated t value is 0.477 and the corresponding p value is greater than 0.05 as is evident from table 5.12. Thus, it implies that there is no statistical evidence for rejecting the null hypothesis because there is no significant difference in overall customer satisfaction/dissatisfaction across the gender of customers at 5% level of significance.

5.2 Age Wise Customer Satisfaction

The relationship between customers' age and their perception in organizational affairs holds considerable interest in management research (Gokilamani, 2014). Customers in different age groups of different banks have different opinion for their banking services (Malli, 2011). Age is one of the important demographic variables that not only determine an individual's physical and mental maturity but also depicts life experiences (Kalaichelvi, 2012). It plays an essential role in determining the satisfaction level of customers as the expectation and perception of service quality in an organization is different for different aged people (Anands, 2014). As the age increases, it has been observed that customer satisfaction and favourable behavioural intentions also increase. It might be due to higher level of awareness and higher expectations among the younger people (Krishnan, 2013). The old generation customers do not expect more services rendered by the banks, but the new generation customers, who live in a highly technology dominated environment expect more than the old generation customers (Sujatha, 2013)

In the present study, the age of respondents is segmented into four categories, namely,

- a) 21-30 years
- b) 31-40 years
- c) 41-50 years and
- d) 51 years and above.

Table 5.13 reveals the level of satisfaction of customers of different age groups about 'Reliability' dimension of service quality of UBI. It has been found in table 5.13 that out of four groups of customers as classified based on their age (in completed years), the mean value (3.57) for the level of satisfaction of customers is the highest for the fourth age group (51 years and above). On the other hand, the mean value (3.34) for the level of satisfaction of customers about this dimension of service quality is the lowest for the first age group (21 – 30 years). This implies that the customers who belong to the age group of 51 years and above are found to be the most satisfied among all the four age groups under study. On the contrary, out of four age groups, the customers in the age group of 21-30 years are the least satisfied group of customers.

Table 5.13: Age-wise Customer Satisfaction about Reliability Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	3.34	0.4514	3.292	0.021
31-40	3.44	0.5153		
41-50	3.50	0.3632		
51 and Above	3.57	0.4558		

Source: Field Survey

Table 5.13 also represents that the value of Standard deviation (0.3632) for the level of satisfaction about ‘Reliability’ dimension of service quality is the lowest for the customers who are in the age group of 41–50 years while the same is the highest (0.5153) for the customers who belong to the age group of 31-40 years. This implies that the responses of customers in age group of 41-50 years are more concentrated about the ‘Reliability’ dimension of service quality among all the four age groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Reliability’ dimension of service quality across the age groups of customers.

H_{07.1}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Reliability’ dimension of service quality does not significantly vary across the age groups of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups. The calculated value of F is 3.292 and the corresponding p value is less than 0.05 as is evident from table 5.13. Thus, it implies that there is statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Reliability’ dimension of service quality across the four age groups of customers under study.

Table 5.14: Age-wise Customer Satisfaction about Responsiveness Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	3.07	0.5469	1.168	0.322
31-40	3.11	0.4869		
41-50	3.14	0.5017		
51 and Above	3.23	0.5207		

Source: Field Survey

Table 5.14 portrays the level of satisfaction of customers of different age groups about ‘Responsiveness’ dimension of service quality of UBI. It has been found in the table 5.14 that out of the four groups of customers as classified based on their age (in completed years), the mean value (3.23) for the level of satisfaction of customers is the highest for the fourth age group (51 years and above). On the other hand, the mean value (3.07) for the level of satisfaction of customers about this dimension of service quality is the lowest for the first age group (21 – 30 years). This implies that the customers who belong to the age group of 51 years and above are found to be the most satisfied among all the four age groups under study. On the contrary, out of four age groups, the customers in the age group of 21-30 years are the least satisfied group of customers.

Table 5.14 also reveals that the value of Standard deviation (0.5469) for the level of satisfaction about ‘Responsiveness’ dimension of service quality is the highest for the customers who are in age group of 21-30 years while the same is the lowest (0.4869) for the customers who belong to the age group of 31-40 years. This implies that the tilt of the views of customers in the age group of 21-30 years is bent more about this dimension of service quality among all the four age groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Responsiveness’ dimension of service quality across the age groups of customers.

$H_{07.2}$: *The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Responsiveness’ dimension of service quality does not significantly vary across the age groups the of customers.*

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups. The calculated value of F is 1.168 and the corresponding p value is greater than 0.05 as is evident from table 5.14. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Responsiveness’ dimension of service quality across the four age groups of customers under study.

Table 5.15: Age-wise Customer Satisfaction about Tangibility Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	3.18	0.6110	0.518	0.670
31-40	3.23	0.5800		
41-50	3.30	0.5532		
51 and Above	3.24	0.6007		

Source: Field Survey

Table 5.15 reveals the level of satisfaction of customers of different age groups about ‘Tangibility’ dimension of service quality of UBI. It has been found in table 5.15 that out of the four groups of customers as classified based on their age (in completed years), the mean value (3.30) for the level of satisfaction of customers is the highest for the third age group (41-50 years). On the other hand, the mean value (3.18) for the level of satisfaction of customers about this dimension of service quality is the lowest for the first age group (21 – 30 years). This implies that the customers who belong to the age group of 41-50 years are found to be the most satisfied among all the four age groups under study. On the contrary, out of four age groups, the customers in the age group of 21-30 years are the least satisfied group of customers.

Table 5.15 also represents that the value of Standard deviation (0.5532) for the level of satisfaction about ‘Tangibility’ dimension of service quality is the lowest for the customers who are in the age group of 41–50 years while the same is the highest (0.6110) for the customers who belong to the age group of 21-30 years. This implies that the responses of customers in age group of 41-50 years are more concentrated about the ‘Tangibility’ dimension of service quality among all the four age groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Tangibility’ dimension of service quality across the age groups of customers.

H_{07.3}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Tangibility’ dimension of service quality does not significantly vary across the age groups of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups. The calculated value of F is 0.518 and the corresponding p value is greater than 0.05 as is evident from table 5.15. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Tangibility’ dimension of service quality across the four age groups of customers under study.

Table 5.16 discloses the level of satisfaction of customers of different age groups about ‘Competence’ dimension of service quality of UBI. It has been found in table 5.16 that out of the four groups of customers as classified based on their age (in completed years), the mean value (3.41) for the level of satisfaction of customers is the highest for the fourth age group (51 years and above). On the other hand, the mean value (3.25) for the level of satisfaction of customers about this dimension of service quality is the lowest for the first age group (21 – 30 years). This implies that the customers who belong to the age group of 51 years and above are found to be the most satisfied among all the four age groups under study. On the contrary, out of four age groups, the customers in the age group of 21-30 years are the least satisfied group of customers.

Table 5.16: Age-wise Customer Satisfaction about Competence Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	3.25	0.5590	1.273	0.284
31-40	3.30	0.4824		
41-50	3.26	0.5165		
51 and Above	3.41	0.5300		

Source: Field Survey

Table 5.16 also reveals that the value of Standard deviation (0.5590) for the level of satisfaction about ‘Competence’ dimension of service quality is the highest for the customers who are in age group of 21-30 years while the same is the lowest (0.4824) for the customers who belong to the age group of 31-40 years. This implies that the tilt of the views of customers in the age group of 21-30 years is bent more about this dimension of service quality among all the four age groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Competence’ dimension of service quality across the age groups of customers.

H_{07.4}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Competence’ dimension of service quality does not significantly vary across the age groups of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups. The calculated value of F is 1.237 and the corresponding p value is greater than 0.05 as is evident from table 5.16. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Competence’ dimension of service quality across the four age groups of customers under study.

Table 5.17 reveals the level of satisfaction/ dissatisfaction of customers of different age groups about ‘Communication’ dimension of service quality of UBI. It has been

observed from table 5.17 that out of the four groups of customers as classified based on their age (in completed years), except the customers in the age group of 51 years and above, customers of all the age groups are found to be dissatisfied about ‘Communication’ dimension of service quality.

Table 5.17: Age-wise Customer Satisfaction about Communication Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	2.86	0.6165	1.996	0.114
31-40	2.92	0.6135		
41-50	2.96	0.6705		
51 and Above	3.12	0.6524		

Source: Field Survey

The mean value (3.12) for the level of satisfaction of customers is the highest for the fourth age group (51 years and above). On the other hand, the mean value (2.86) for the level of satisfaction of customers about this dimension of service quality is the lowest for the first age group (21 – 30 years). This implies that the customers who belong to the age group of 51years and above are found to be the most satisfied among all the four age groups under study. On the contrary, out of four age groups, customers who are in the age group of 21-30 years are dissatisfied to a large extent about this dimension of service quality.

Table 5.17 also represents that the value of Standard deviation (0.6135) for the level of satisfaction about ‘Communication’ dimension of service quality is the lowest for the customers who are in the age group of 31-40 years while the same is the highest (0.6705) for the customers who belong to the age group of 41-50 years. This implies that the responses of customers in age group of 31-40 years are more concentrated about this dimension of service quality among all the four age groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Communication’ dimension of service quality across the age groups of customers.

H_{07.5}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Communication’ dimension of service quality does not significantly vary across the age groups of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups. The calculated value of F is 1.996 and the corresponding p value is greater than 0.05 as is evident from table 5.17. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Communication’ dimension of service quality across the four age groups of customers under study.

Table 5.18: Age-wise Customer Satisfaction about Security Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	3.53	0.3510	0.667	0.573
31-40	3.46	0.3956		
41-50	3.54	0.3337		
51 and Above	3.51	0.3599		

Source: Field Survey

Table 5.18 discloses the level of satisfaction of customers of different age groups about ‘Security’ dimension of service quality of UBI. It has been observed from table 5.18 that out of the four groups of customers as classified based on their age (in completed years), the mean value (3.54) for the level of satisfaction of customers is the highest for the third age group (41- 50 years). On the other hand, the mean value (3.46) for the level of satisfaction of customers about this dimension of service quality is the lowest for the second age group (31 – 40 years). This implies that the customers who belong to the age group of 41-50 years are found to be the most satisfied among

all the four age groups under study. On the contrary, out of four age groups, the customers in the age group of 31-40 years are the least satisfied group of customers.

Table 5.18 also depicts that the value of Standard deviation (0.3956) for the level of satisfaction about ‘Security’ dimension of service quality is the highest for the customers who are in age group of 31-40 years while the same is the lowest (0.3337) for the customers who belong to the age group of 41-50 years. This implies that the tilt of the views of customers in the age group of 31-40 years is bent more about this dimension of service quality among all the four age groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Security’ dimension of service quality across the age groups of customers.

H_{07.6}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Security’ dimension of service quality does not significantly vary across the age groups of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups. The calculated value of F is 0.667 and the corresponding p value is greater than 0.05 as is evident from table 5.18. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Security’ dimension of service quality across the four age groups of customers under study

Table 5.19: Age-wise Customer Satisfaction about Care Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	2.81	0.6459	1.064	0.365
31-40	2.85	0.6300		
41-50	2.82	0.6809		
51 and Above	3.00	0.6394		

Source: Field Survey

Table 5.19 discloses the level of satisfaction/dissatisfaction of customers of different age groups about 'Care' dimension of service quality of UBI. It has been observed from table 5.19 that out of the four groups of customers as classified based on their age (in completed years), except the customers in the age group of 51 years and above, customers of all the age groups are found to be dissatisfied about 'Care' dimension of service quality. The mean value (3.00) for the level of satisfaction of customers is the highest for the fourth age group (51 years and above). On the other hand, the mean value (2.81) for the level of satisfaction of customers about this dimension of service quality is the lowest for the first age group (21 – 30 years). This implies that the customers who belong to the age group of 51 years and above are found to be the most satisfied among all the four age groups under study. On the contrary, out of four age groups, customers who are in the age group of 21-30 years are found to be dissatisfied to a large extent about this dimension of service quality.

Table 5.19 also represents that the value of Standard deviation (0.6300) for the level of satisfaction about 'Care' dimension of service quality is the lowest for the customers who are in the age group of 31-40 years while the same is the highest (0.6809) for the customers who belong to the age group of 41-50 years. This implies that the responses of customers in age group of 31-40 years are more concentrated about 'Care' dimension of service quality among all the four age groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about 'Care' dimension of service quality across the age groups of customers.

H_{07.7}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about 'Care' dimension of service quality does not significantly vary across the age groups of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups. The calculated value of F is 1.064 and the corresponding p value is greater than 0.05 as is evident from table 5.19. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Care' dimension of service quality across the four age groups of customers under study.

Table 5.20 portrays the level of satisfaction of customers of different age groups about ‘Access’ dimension of service quality of UBI. It has been found in table 5.20 that out of the four groups of customers as classified based on their age (in completed years), the mean value (3.62) for the level of satisfaction of customers is the highest for the fourth age group (41-50 years). On the other hand, the mean value (3.48) for the level of satisfaction of customers about this dimension of service quality is the lowest for the first age group (21 – 30 years). This implies that the customers who belong to the age group of 41-50 years are found to be the most satisfied among all the four age groups under study. On the contrary, out of four age groups, the customers in the age group of 21-30 years are the least satisfied group of customers.

Table 5.20: Age-wise Customer Satisfaction about Access Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	3.48	0.4418	1.904	0.129
31-40	3.56	0.3697		
41-50	3.62	0.3823		
51 and Above	3.61	0.4047		

Source: Field Survey

Table 5.20 also reveals that the value of Standard deviation (0.4418) for the level of satisfaction about ‘Access’ dimension of service quality is the highest for the customers who are in age group of 21-30 years while the same is the lowest (0.3697) for the customers who belong to the age group of 31-40 years. This implies that the tilt of the views of customers in the age group of 21-30 years is bent more about this dimension of service quality among all the four age groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Access’ dimension of service quality across the age groups of customers.

$H_{07.8}$: *The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about 'Access' dimension of service quality does not significantly vary across the age groups of the customers.*

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups. The calculated value of F is 1.904 and the corresponding p value is greater than 0.05 as is evident from table 5.20. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Access' dimension of service quality across the four age groups of customers under study.

Table 5.21 represents the level of satisfaction of customers of different age groups about 'Courtesy' dimension of service quality of UBI. It has been observed from table 5.21 that out of the four groups of customers as classified based on their age (in completed years), the mean value (3.47) for the level of satisfaction of customers is the highest for the fourth age group (41-50 years). On the other hand, the mean value (3.30) for the level of satisfaction of customers about this dimension of service quality is the lowest for the first age group (21 – 30 years).

Table 5.21: Age-wise Customer Satisfaction about Courtesy Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	3.30	0.4667	2.075	0.104
31-40	3.31	0.5099		
41-50	3.47	0.4516		
51 and Above	3.42	0.5233		

Source: Field Survey

This implies that the customers who belong to the age group of 41-50 years are found to be the most satisfied among all the four age groups under study. On the contrary, out of four age groups, the customers in the age group of 21-30 years are the least satisfied group of customers.

Table 5.21 also portrays that the value of Standard deviation (0.4516) for the level of satisfaction about ‘Courtesy’ dimension of service quality is the lowest for the customers who are in age group of 41-50 years while the same is the highest (0.5233) for the customers who belong to the age group of 51 years and above. This implies that the responses of customers in age group of 41-50 years are more concentrated about ‘Courtesy’ dimension of service quality among all the four age groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Courtesy’ dimension of service quality across the age groups of customers.

H_{07.9}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Courtesy’ dimension of service quality does not significantly vary across the age groups of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups. The calculated value of F is 2.075 and the corresponding p value is greater than 0.05 as is evident from table 5.21. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Courtesy’ dimension of service quality across the four age groups of customers under study.

Table 5.22: Age-wise Customer Satisfaction about Availability Dimension of Service Quality

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	2.58	0.5451	2.444	0.054
31-40	2.71	0.5716		
41-50	2.65	0.5536		
51 and Above	2.83	0.5621		

Source: Field Survey

Table 5.22 shows the level of dissatisfaction of customers of different age groups about ‘Availability’ dimension of service quality of UBI. It may be seen from table

5.22 that customers in all the age groups are dissatisfied about 'Availability' dimension of service quality. The mean value (2.83) for the extent of dissatisfaction of customers is the highest for the fourth age group (51 years and above) and the mean value (2.58) for the extent of dissatisfaction of customers is the lowest for the first age group (21-30 years) about this dimension of service quality. This implies that out of the four age groups under study, the lowest degree of dissatisfaction has been observed for the customers who belong to the age group of 51 years and above while the highest degree of dissatisfaction has been noticed for customers who are in the age group of 21-30 years about this service quality dimension.

Table 5.22 also represents that the value of Standard deviation (0.5451) for the level of dissatisfaction about 'Availability' dimension of service quality is the lowest for the customers who are in the age group of 21-30 years while the same is the highest (0.5716) for the customers who belong to the age group of 31-40 years. This implies that the responses of customers in age group of 21-30 years are more concentrated about 'Availability' dimension of service quality among all the four age groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about 'Availability' dimension of service quality across the age groups of customers.

H_{07.10}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about 'Availability' dimension of service quality does not significantly vary across the age groups of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their age groups. The calculated value of F is 2.444 and the corresponding p value is greater than 0.05 as is evident from table 5.22. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Availability' dimension of service quality across the four age groups of customers under study.

Table 5.23: Age Group-wise Customer Satisfaction about Select Dimensions of Service Quality

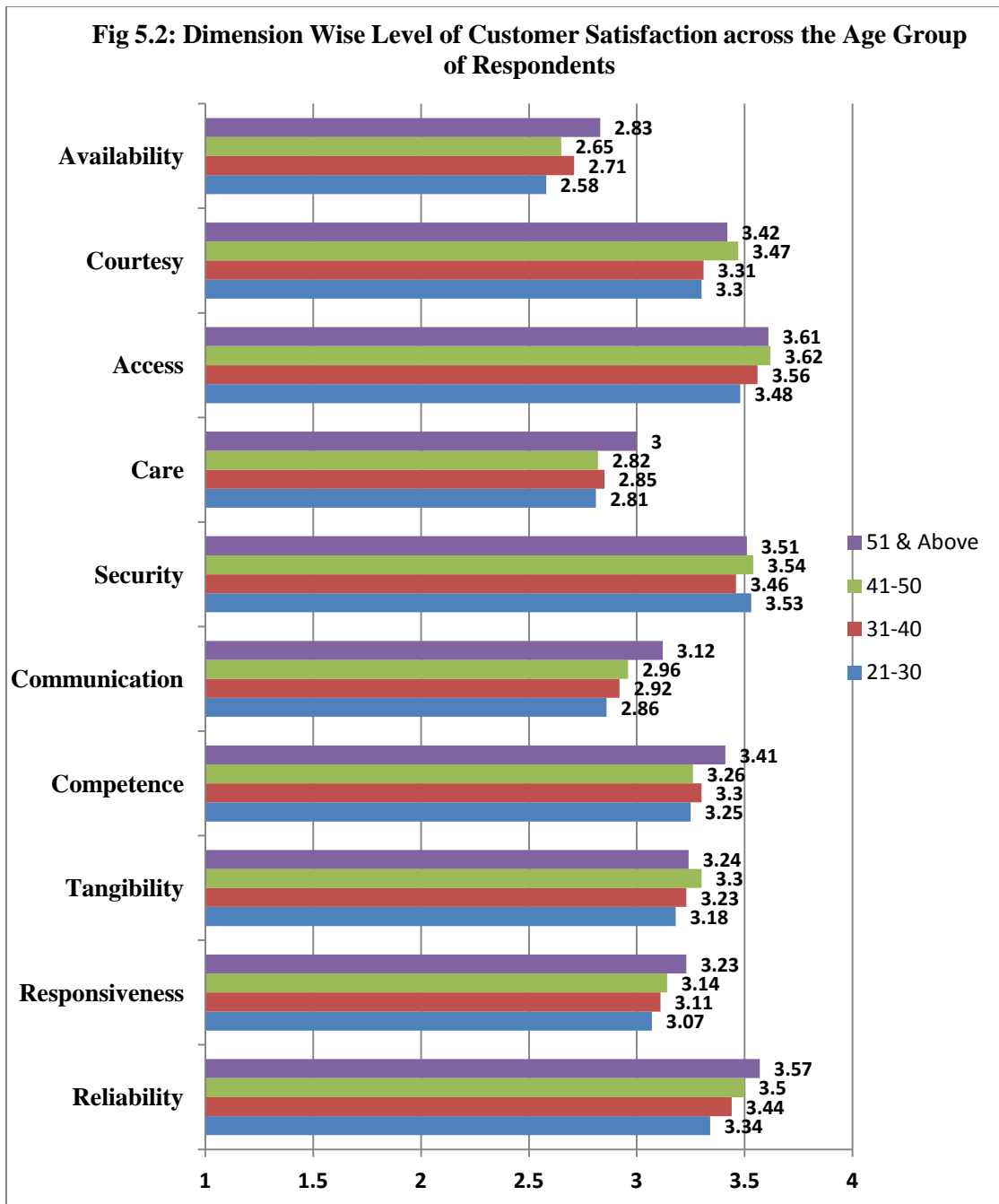
Service Quality Dimensions	21-30	Rank	31-40	Rank	41-50	Rank	51 & Above	Rank
Reliability	3.34	3	3.44	3	3.50	3	3.57	2
Responsiveness	3.07	7	3.11	7	3.14	7	3.23	7
Tangibility	3.18	6	3.23	6	3.30	5	3.24	6
Competence	3.25	5	3.30	5	3.26	6	3.41	5
Communication	2.86	8	2.92	8	2.96	8	3.12	8
Security	3.53	1	3.46	2	3.54	2	3.51	3
Care	2.81	9	2.85	9	2.82	9	3.00	9
Access	3.48	2	3.56	1	3.62	1	3.61	1
Courtesy	3.30	4	3.31	4	3.47	4	3.42	4
Availability	2.58	10	2.71	10	2.65	10	2.83	10

Source: Field Survey

Table 5.23 represents age group wise customer satisfaction/dissatisfaction of select ten dimensions of service quality of UBI in Cachar district of Assam. It has been found in tables 5.23 that out of all the ten service quality dimensions, ‘Security’ dimension has been ranked first with the highest mean value of 3.53 for the customers who belong to the first age group (21-30 years). This implies that customers who are in the age group 21-30 years found to be satisfied to a large extent about ‘Security’ dimension of service quality.

Similarly, out of all the ten service quality dimensions, ‘Access’ dimension has been ranked first for the customers who belong to the second, third and fourth age group (i.e, 31-40 years; 41-50 years and 51 years and above) with the highest mean value of 3.56, 3.62 and 3.61 respectively.

On the contrary, out of the ten service quality dimensions, ‘Availability’ dimension has been ranked last in the order of ranking for all the age groups under consideration based on mean score. This indicates that customers of all the age group under study are dissatisfied to a large extent about ‘Availability’ dimension of service quality.



It has been found in table 5.23 that out of ten service quality dimensions, in five service quality dimensions namely, Reliability, Responsiveness, Competence, Communication and Care, the level of satisfaction of customers who are in the age group of 51 years and above is the highest based on mean score. On the other hand, it has also been observed that in Tangibility, Access, Security and Courtesy service quality dimensions, the level of satisfaction is the highest for the customers who belong to the age group of 41-50 years. However, out of ten service quality dimensions, in Availability service quality dimensions, the extent of dissatisfaction of customers who belong to the age group of 21-30 years is the highest.

Table 5.24: Age-wise Overall Customer Satisfaction

Age of the Respondents (in completed years)	Mean	SD	F value	p value
21-30	3.25	0.3548	1.224	0.301
31-40	3.30	0.3658		
41-50	3.35	0.2823		
51 and above	3.34	0.3495		

Source: Field Survey

Table 5.24 portrays the overall customer satisfaction of different age groups in the branches of UBI operating in Cachar district of Assam. It has been found from table 5.24 that out of the four groups of customers as classified based on their age (in completed years), the mean value (3.35) of overall satisfaction is the highest for the third age group (41-50 years). On the other hand, the mean value (3.25) for the overall satisfaction for the first age group (21-30 years) is the lowest. This implies that the highest degree of overall satisfaction has been noticed for the customers who belong to the age group of 41-50 years. On the contrary, the lowest degree of overall satisfaction has been observed for the customers who are in the age group of 21-30 years out of the four age groups under consideration.

Table 5.24 also discloses that the value of Standard deviation (0.2823) for the overall customer satisfaction is the lowest for the third age group (41-50 years) while the same is the highest (0.3658) for the second age group (31-40 years). This implies that in terms of overall customer satisfaction, the responses of customers who belong to the age group of 41-50 years are more concentrated across the four age groups of customers under study.

Following hypothesis has been formulated to test the difference in the overall customer satisfaction/dissatisfaction of UBI in Cachar district of Assam across the age groups of customers.

H₀₈: The level of overall customer satisfaction /dissatisfaction in the branches of UBI operating in Cachar district of Assam does not significantly vary across the age groups of the customers.

One way ANOVA has been performed to test the hypothesis. F value has been calculated for satisfaction/dissatisfaction of customers across their age groups. The calculated value of F is 1.224 and the corresponding p value is greater than 0.05 as is evident from table 5.24. Thus, it implies that there is no statistical evidence for rejecting the null hypothesis because there is no significant difference in overall customer satisfaction across the four age groups of customers under consideration.

5.3 Income Wise Customer Satisfaction

Income of the respondents should be given utmost importance as the customers make the choice of the banks based on their incomes for avoiding the minimum balance of high amount which has to be maintained in their accounts (Bhattacharya and Das, 2013). Studies have found that income and customer satisfaction are related (Gokilamani, 2014; Kailash, 2011; Sivesan and Karunanithy, 2013; Mishra et. al., 2010)

Zeithaml (1988) suggested that consumption related decisions bear large impact of income as higher income allows more choices to the consumers as compared to consumers in lower income category.

Lower income positively moderates the customer satisfaction – repurchase behaviour relationship as it tends to be stronger when consumers earn less (Homburg and Giering, 2001). Therefore, an attempt has been made to find out the relationship among the satisfaction levels of the respondents belonging to different income groups towards retail banking services.

For the purpose of the study, respondents have been classified into three income groups based on their average monthly income, namely,

- a) Upto Rs 20000
- b) Rs 20001-40000 and
- c) Rs 40001and above.

Table 5.25 reveals the level of satisfaction of customers of different income groups about ‘Reliability’ dimension of service quality of UBI. It may be seen in the table 5.25 that out of the three groups of customers as classified based on their average monthly income, the mean value (3.48) for the level of satisfaction of customers of moderate income group (Rs. 20001 and Rs. 40000) is the highest. On the other hand, the mean value (3.43) for the level of satisfaction of customers about this dimension of service quality is the lowest for the lower income group (upto Rs. 20000). This implies that the customers whose average monthly income ranges between Rs. 20001 and Rs. 40000 are found to be the most satisfied among all the three income groups under study. On the contrary, out of three income groups, the customers whose average monthly income is upto Rs. 20000 are the least satisfied group of customers.

Table 5.25 also discloses that the value of Standard deviation (0.4274) for the level of satisfaction about ‘Reliability’ dimension of service quality is the lowest for the customers of higher income group (Rs. 40001 and above) while the value of standard deviation (0.5016) is the highest for the customers of moderate income group (Rs. 20001 and Rs.40000). This implies that the responses of customers of higher income group (Rs. 40001 and above) are more concentrated about ‘Reliability’ dimension of service quality among all the three income groups under consideration.

Table 5.25: Income -wise Customer Satisfaction about Reliability Dimension of Service Quality

Average Monthly Income of the Respondents	Mean	SD	F value	p value
Upto Rs 20000	3.43	0.4315	0.395	0.674
Rs 20001- Rs.40000	3.48	0.5016		
Rs 40001and Above	3.47	0.4274		

Source: Field Survey

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Reliability’ dimension of service quality across income groups of customers.

H_{09.1}: *The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about 'Reliability' dimension of service quality does not significantly vary across the income groups of the customers.*

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their income groups. The calculated value of F is 0.395 and the corresponding p value is greater than 0.05 as is evident from table 5.25. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Reliability' dimension of service quality across the three income groups of customers under study.

Table 5.26 portrays the level of satisfaction of customers of different income groups about 'Responsiveness' dimension of service quality of UBI. It has been observed from table 5.26 that out of the three groups of customers as classified based on their average monthly income, the mean value (3.21) for the level of satisfaction of customers of higher income group (Rs. 40001 and above) is the highest. On the other hand, the mean value (3.08) for the level of satisfaction of customers about this dimension of service quality is the lowest for the lower income group (upto Rs. 20000). This implies that the customers whose average monthly income ranges between Rs. 40001 and above are found to be the most satisfied among all the three income groups under study. On the contrary, out of three income groups, the customers whose average monthly income is upto Rs. 20000 are the least satisfied group of customers.

**Table 5.26: Income -wise Customer Satisfaction about Responsiveness
Dimension of Service Quality**

Average Monthly Income of the Respondents	Mean	SD	F value	p value
Upto Rs 20000	3.08	0.5596	1.441	0.239
Rs 20001- Rs. 40000	3.16	0.5117		
Rs 40001and Above	3.21	0.3794		

Source: Field Survey

Table 5.26 also reveals that the value of Standard deviation (0.5596) for the level of satisfaction about 'Responsiveness' dimension of service quality is the highest for the customers of lower income group (upto Rs.20000) while the value of standard deviation (0.3794) is the lowest for the customers of higher income group (Rs. 40001 and above). This implies that the tilt of the views of customers of lower income group (upto Rs.20000) is bent more about this dimension of service quality among all the three income groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about 'Responsiveness' dimension of service quality across the income groups of customers.

H_{09.2}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about 'Responsiveness' dimension of service quality does not significantly vary across the income groups of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their income groups. The calculated value of F is 1.441 and the corresponding p value is greater than 0.05 as is evident from table 5.26. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Responsiveness' dimension of service quality across the three income groups of customers under study.

Table 5.27 reveals the level of satisfaction of customers of different income groups about 'Tangibility' dimension of service quality of UBI. It has been found from the table 5.27 that out of the three groups of customers as classified based on their average monthly income, the mean value (3.25) for the level of satisfaction of customers about 'Tangibility' dimension of service quality is the highest for the lower income group (upto Rs. 20000). On the other hand, the mean value (3.20) for the level of satisfaction of customers of higher income group (Rs. 40001 and above) is the lowest among all the three income groups. This implies that the customers whose average monthly income is upto Rs. 20000 found to be the most satisfied among all the three income groups under study.

**Table 5.27: Income -wise Customer Satisfaction about Tangibility
Dimension of Service Quality**

Average Monthly Income of the Respondents	Mean	SD	F value	p value
Upto Rs 20000	3.25	0.5905	0.076	0.927
Rs 20001- Rs. 40000	3.24	0.5862		
Rs 40001 and Above	3.20	0.5831		

Source: Field Survey

On the contrary, out of three income groups, the customers whose average monthly income ranges between Rs. 40001 and above are the least satisfied group of customers.

Table 5.27 also represents that the value of Standard deviation (0.5831) for the level of satisfaction of customers about ‘Tangibility’ dimension of service quality is the lowest for the higher income group (Rs. 40001 and above) while the value of standard deviation (0.5905) is the highest for the customers of lower income group (upto Rs. 20000). This implies that the responses of customers of higher income group (Rs. 40001 and above) are more concentrated about this dimension of service quality among all the three income groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Tangibility’ dimension of service quality across the income groups of customers.

H_{09.3}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Tangibility’ dimension of service quality does not significantly vary across the income groups of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their income groups. The calculated value of F is 0.076 and the corresponding p value is greater than 0.05 as is evident from table 5.27. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about

‘Tangibility’ dimension of service quality across the three income groups of customers under study.

Table 5.28 portrays the level of satisfaction of customers of different income groups about ‘Competence’ dimension of service quality of UBI. It is evident from table 5.28 that the level of satisfaction of customers of all the three groups as classified based on their average monthly income is more or less same. However, out of the three groups of customers, the mean value (3.33) for the level of satisfaction of customers of higher income group (Rs. 40001 and above) is the highest.

Table 5.28: Income -wise Customer Satisfaction about Competence Dimension of Service Quality

Average Monthly Income of the Respondents	Mean	SD	F value	p value
Upto Rs 20000	3.30	0.4706	0.081	0.922
Rs 20001- Rs 40000	3.29	0.5857		
Rs 40001 and Above	3.33	0.5242		

Source: Field Survey

On the other hand, the mean value (3.29) for the level of satisfaction of customers about this dimension of service quality is the lowest for the moderate income group (Rs. 20001 - Rs. 40000). This implies that the customers whose average monthly income ranges between Rs. 40001 and above are found to be the most satisfied among all the three income groups under study. On the contrary, out of the three income groups, the customers whose average monthly income ranges between Rs 20001- Rs 40000 are the least satisfied group of customers.

Table 5.28 also reveals that the value of Standard deviation (0.5857) for the level of satisfaction of customers about ‘Competence’ dimension of service quality is the highest for the moderate income group (Rs 20000 - Rs 40000) while the value of standard deviation (0.4706) is the lowest for the customers of lower income group (upto Rs. 20000). This implies that the tilt of the views of customers of moderate income group (Rs 20000 - Rs 40000) is bent more about this dimension of service quality among all the three income groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about 'Competence' dimension of service quality across the income groups of customers.

H_{09.4}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about 'Competence' dimension of service quality does not significantly vary across the income groups of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their income groups. The calculated value of F is 0.081 and the corresponding p value is greater than 0.05 as is evident from table 5.28. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Competence' dimension of service quality across the three income groups of customers under study.

Table 5.29 reveals the level of satisfaction of customers of different income groups about 'Communication' dimension of service quality of customers of UBI. It has been observed from table 5.29 that out of the three groups of customers as classified based on their average monthly income, customers of moderate income group (Rs 20001-Rs.40000) and lower income group (upto Rs. 20000) are found to be dissatisfied about 'Communication' dimension of service quality. The mean value (3.04) for the level of satisfaction about 'Communication' dimension of service quality is the highest for the customers of higher income group (Rs 40001 and above).

On the other hand, out of the three income groups under study, the mean value (2.90) for the level of satisfaction of customers about this dimension of service quality is the lowest for the lower income group (upto Rs. 20000). This implies that the customers whose average monthly income ranges between Rs 40001 and above found to be the most satisfied among all the three income groups. On the contrary, out of three income groups, highest degree of dissatisfaction has been noticed for customers of lower income group (upto Rs. 20000) about this dimension of service quality.

Table 5.29 also discloses that the value of Standard deviation (0.6122) for the level of satisfaction about 'Communication' dimension of service quality is the lowest for the customers of lower income group (upto Rs. 20000) while the value of standard

deviation (0.6754) is the highest for the customers of moderate income group (Rs. 20001 – Rs. 40000). This implies that the responses of customers of lower income group (upto Rs. 20000) are more concentrated about this dimension of service quality among all the three income groups under consideration.

Table 5.29: Income -wise Customer Satisfaction about Communication Dimension of Service Quality

Average Monthly Income of the Respondents	Mean	SD	F value	p value
Upto Rs 20000	2.90	0.6122	1.117	0.329
Rs 20001- Rs.40000	2.99	0.6754		
Rs 40001and Above	3.04	0.6349		

Source: Field Survey

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Communication’ dimension of service quality across the income groups of customers.

H_{09.5}: The level of satisfaction/dissatisfaction of customers of in the branches UBI operating in Cachar district of Assam about ‘Communication’ dimension of service quality does not significantly vary across the income groups of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their income groups. The calculated value of F is 1.117 and the corresponding p value is greater than 0.05 as is evident from table 5.27. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Communication’ dimension of service quality across the three income groups of customers under study.

Table 5.30 portrays the level of satisfaction of customers of different income groups about ‘Security’ dimension of service quality of UBI. It is evident from table 5.30 that out of the three groups of customers as classified based on their average monthly income; the mean value (3.54) for the level of satisfaction of customers about this

dimension of service quality is the highest for the customers of moderate income group (Rs. 20001 – Rs. 40000).

Table 5.30: Income -wise Customer Satisfaction about Security Dimension of Service Quality

Average Monthly Income of the Respondents	Mean	SD	F value	p value
Upto Rs 20000	3.52	0.3653	1.037	0.356
Rs 20001- Rs 40000	3.54	0.3681		
Rs 40001and Above	3.45	0.3253		

Source: Field Survey

On the other hand, the mean value (3.45) for the level of satisfaction of customers about this dimension of service quality is the lowest for the customers of higher income group (Rs. 40001 and above). This implies that the customers whose average monthly income ranges between Rs. 20001 – Rs. 40000 found to be the most satisfied among all the three income groups under consideration. On the contrary, out of three income groups, the customers whose average monthly income ranges between Rs. 40001 and above are the least satisfied group of customers.

Table 5.30 also reveals that the value of Standard deviation (0.3681) for the level of satisfaction of customers about ‘Security’ dimension of service quality is the highest for the moderate income group (Rs. 20001 and Rs 40000) while the value of standard deviation (0.3253) is the lowest for the customers of higher income group (Rs. 40001 and above). This implies that the tilt of the views of customers of moderate income group (Rs. 20001 and Rs 40000) is bent more about this dimension of service quality among all the three income groups under study.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Security’ dimension of service quality across the income groups of customers.

H_{09.6}: The level of satisfaction/dissatisfaction of customers of in the branches UBI operating in Cachar district of Assam about ‘Security’ dimension of service quality does not significantly vary across the income groups of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their income groups. The calculated value of F is 1.037 and the corresponding p value is greater than 0.05 as is evident from table 5.30. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Security’ dimension of service quality across the three income groups of customers under consideration.

Table 5.31: Income -wise Customer Satisfaction about Care Dimension of Service Quality

Average Monthly Income of the Respondents	Mean	SD	F value	p value
Upto Rs 20000	2.73	0.6132	6.891	0.001
Rs 20001- Rs 40000	2.92	0.6846		
Rs 40001and Above	3.12	0.5940		

Source: Field Survey

Table 5.31 reveals the level of satisfaction of customers of different income groups about ‘Care’ dimension of service quality of customers of UBI. It has been found from table 5.31 that out of the three groups of customers as classified based on their average monthly income, customers of moderate income group (Rs 20001- Rs.40000) and lower income group (upto Rs. 20000) are found to be dissatisfied about ‘Care’ dimension of service quality. The mean value (3.12) for the level of satisfaction about ‘Care’ dimension of service quality is the highest for the customers of higher income group (Rs 40001 and above). On the other hand, out of the three income groups under study, the mean value (2.73) for the level of satisfaction of customers about this dimension of service quality is the lowest for the lower income group (upto Rs. 20000). This implies that the customers whose average monthly income ranges between Rs 40001 and above found to be the most satisfied among all the three income groups. On the contrary, out of three income groups, highest degree of dissatisfaction has been noticed for customers of lower income group (upto Rs. 20000) about this dimension of service quality.

Table 5.31 also discloses that the value of Standard deviation (0.5940) for the level of satisfaction of customers about 'Care' dimension of service quality is the lowest for the higher income group (Rs 40001 and above) while the value of standard deviation (0.6846) is the highest for the customers of moderate income group (Rs. 20001 - Rs 40000). This implies that the responses of customers of higher income group (Rs 40001 and above) are more concentrated about this dimension among the three income groups under study.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about 'Care' dimension of service quality across the income groups of customers.

H_{09.7}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about 'Care' dimension of service quality does not significantly vary across the income groups of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their income groups. The calculated value of F is 6.891 and the corresponding p value is less than 0.05 as is evident from table 5.31. Thus, it implies that there is statistical evidence for significant difference in the satisfaction/dissatisfaction level of customers about 'Care' dimension of service quality across the three income groups of customers under consideration.

Table 5.32 portrays the level of satisfaction of customers of different income groups about 'Access' dimension of service quality of UBI. It has been observed from table 5.32 that out of the three groups of customers as classified based on their average monthly income, the mean value (3.60) for the level of satisfaction of customers of higher income group (Rs. 40001 and above) is the highest.

On the other hand, the mean value (3.51) for the level of satisfaction of customers about this dimension of service quality is the lowest for the moderate income group (Rs. 20001 - Rs 40000). This implies that the customers whose average monthly income ranges between Rs. 40001 and above are found to be the most satisfied among all the three income groups. On the contrary, out of the three income groups, the

customers whose average monthly income lies between Rs 20001 and Rs 40000 are the least satisfied group of customers.

Table 5.32: Income -wise Customer Satisfaction about Access Dimension of Service Quality

Average Monthly Income of the Respondents	Mean	SD	F value	p value
Upto Rs 20000	3.59	0.3869	1.339	0.264
Rs 20001- Rs 40000	3.51	0.4422		
Rs 40001and Above	3.60	0.3501		

Source: Field Survey

Table 5.32 also reveals that the value of Standard deviation (0.4422) for the level of satisfaction of customers about ‘Access’ dimension of service quality is the highest for the moderate income group (Rs 20001 - Rs 40000) while the value of standard deviation (0.3501) is the lowest for the customers of higher income group (Rs 40001 and above). This implies that the tilt of the views of customers of moderate income group (Rs 20001 - Rs 40000) is bent more about this dimension of service quality among the three income groups under study.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Access’ dimension of service quality across the income groups of customers.

H_{09.8}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Access’ dimension of service quality does not significantly vary across the income groups of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their income groups. The calculated value of F is 1.339 and the corresponding p value is greater than 0.05 as is evident from table 5.30. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Access’ dimension of service quality across the three income groups of customers under consideration.

Table 5.33: Income -wise Customer Satisfaction about Courtesy Dimension of Service Quality

Average Monthly Income of the Respondents	Mean	SD	F value	p value
Upto Rs 20000	3.28	0.4747	4.475	0.012
Rs 20001- Rs 40000	3.45	0.4995		
Rs 40001and Above	3.46	0.4798		

Source: Field Survey

Table 5.33 represents the level of satisfaction of customers of different income groups about ‘Courtesy’ dimension of service quality of UBI. It is evident from table 5.33 that out of the three groups of customers as classified based on their average monthly income, the mean value (3.46) for the level of satisfaction of customers about ‘Courtesy’ dimension of service quality is the highest for the higher income group (Rs. 40001 and above). On the other hand, the mean value (3.28) for the level of satisfaction of customers of lower income group (upto Rs 20000) is the lowest. This implies that the customers whose average monthly income ranges between Rs. 40001 and above are found to be the most satisfied among all the three income groups under study. On the contrary, out of three income groups, the customers whose average monthly income is upto Rs. 20000 are the least satisfied group of customers.

Table 5.33 also reveals that the value of Standard deviation (0.4995) for the level of satisfaction about ‘Courtesy’ dimension of service quality is the highest for the customers of moderate income group (Rs 20001 and Rs 40000) while the value of standard deviation (0.4747) is the lowest for the customers of lower income group (upto Rs. 20000). This implies that the responses of the customers of lower income group (upto Rs. 20000) are more concentrated about this dimension of service quality among the three income groups under study.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Courtesy’ dimension of service quality across the income groups of customers.

H_{09.9}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Courtesy’ dimension of service quality does not significantly vary across the income groups of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their income groups. The calculated value of F is 4.475 and the corresponding p value is less than 0.05 as is evident from table 5.33. Thus, it implies that there is statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Courtesy’ dimension of service quality across the three income groups of customers under consideration.

Table 5.34 represents the level of dissatisfaction of customers of different income groups about ‘Availability’ dimension of service quality of UBI. It has been observed from table 5.34 that all the three groups of customers as classified based on their average monthly incomes are dissatisfied about ‘Availability’ dimension of service quality. However, out of the three income groups under study, the mean value (2.79) for the extent of dissatisfaction of customers about ‘Availability’ dimension of service quality is the highest for the higher income group (Rs. 40001 and above). On the other hand, the mean value (2.63) for the extent of dissatisfaction of customers of lower income group (upto Rs 20000) is the lowest. This implies that the highest degree of dissatisfaction has been noticed for customers of lower income group (upto Rs. 20000) about this dimension of service quality. On the contrary, the lowest degree of dissatisfaction has been observed for customers of higher income group (Rs. 40001 and above) among all the three groups under consideration.

Table 5.34: Income -wise Customer Satisfaction about Availability Dimension of Service Quality

Average Monthly Income of the Respondents	Mean	SD	F value	p value
Upto Rs 20000	2.63	0.6064	1.563	0.211
Rs 20001- Rs 40000	2.70	0.5655		
Rs 40001and Above	2.79	0.4086		

Source: Field Survey

Table 5.34 also reveals that the value of Standard deviation (0.6064) for the level of dissatisfaction about 'Availability' dimension of service quality is the highest for the customers of lower income group (upto Rs 20000) while the value of standard deviation (0.4086) is the lowest for the customers of higher income group (Rs 40001 and above). This implies that the tilt of the views of customers of lower income group (upto Rs 20000) is bent more about this dimension of service quality among the three income groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about 'Availability' dimension of service quality across the income groups of customers.

H_{09.10}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about 'Availability' dimension of service quality does not significantly vary across the income groups of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their income groups. The calculated value of F is 1.563 and the corresponding p value is greater than 0.05 as is evident from table 5.34. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Availability' dimension of service quality across the three groups of customers under study.

Table 5.35 represents income group wise customer satisfaction/dissatisfaction of select ten dimensions of service quality of UBI in Cachar district of Assam. It has been found in tables 5.35 that out of all the ten service quality dimensions, 'Access' dimension has been ranked first for the lower income group (Upto Rs. 20000) and higher income group (Rs. 40001 and above) with the highest mean value of 3.59 and 3.60 respectively. This implies that customers who belong to the lower income and higher income group are found to be satisfied to a large extent about 'Access' dimension of service quality.

Similarly, out of all the ten service quality dimensions, 'Security' dimension has been ranked first for the customers of moderate income group (Rs. 20001– Rs. 40000) with the highest mean value of 3.54 which indicates that the customers whose average

monthly income ranges between Rs 20001 and 40000 are satisfied to a large extent about ‘security’ dimension of service quality.

Table 5.35: Income Group wise Customer Satisfaction about Select Dimensions of Service Quality

Service Quality Dimensions	Upto Rs 20000	Rank	Rs 20001 -40000	Rank	Rs. 40001 & above	Rank
Reliability	3.43	3	3.48	3	3.47	2
Responsiveness	3.08	7	3.16	7	3.21	6
Tangibility	3.25	6	3.24	6	3.20	7
Competence	3.30	4	3.29	5	3.33	5
Communication	2.90	8	2.99	8	3.04	9
Security	3.52	2	3.54	1	3.45	4
Care	2.73	9	2.92	9	3.12	8
Access	3.59	1	3.51	2	3.60	1
Courtesy	3.28	5	3.45	4	3.46	3
Availability	2.63	10	2.70	10	2.79	10

Source: Field Survey

On the contrary, out of the ten service quality dimensions, ‘Availability’ dimension has been ranked last in the order of ranking for all the income groups under consideration based on the mean value. This implies that customers of all the income group under study are dissatisfied to a large extent about ‘Availability’ dimension of service quality.

It has been observed from table 5.35 that out of ten service quality dimensions, in seven service quality dimensions, namely, Responsiveness, Competence, Communication, Care, Access, Courtesy and Availability service quality dimensions, the level of satisfaction of customers is the highest for higher income group (Rs. 40001 and above). On the other hand, it has also been found that in Reliability and Security service quality dimensions, the level of satisfaction of customers is the highest for the moderate income group (Rs. 20001-Rs.40000) while in tangibility dimension of service quality, the level of satisfaction of customers is the highest for the lower income group (upto Rs. 20000).

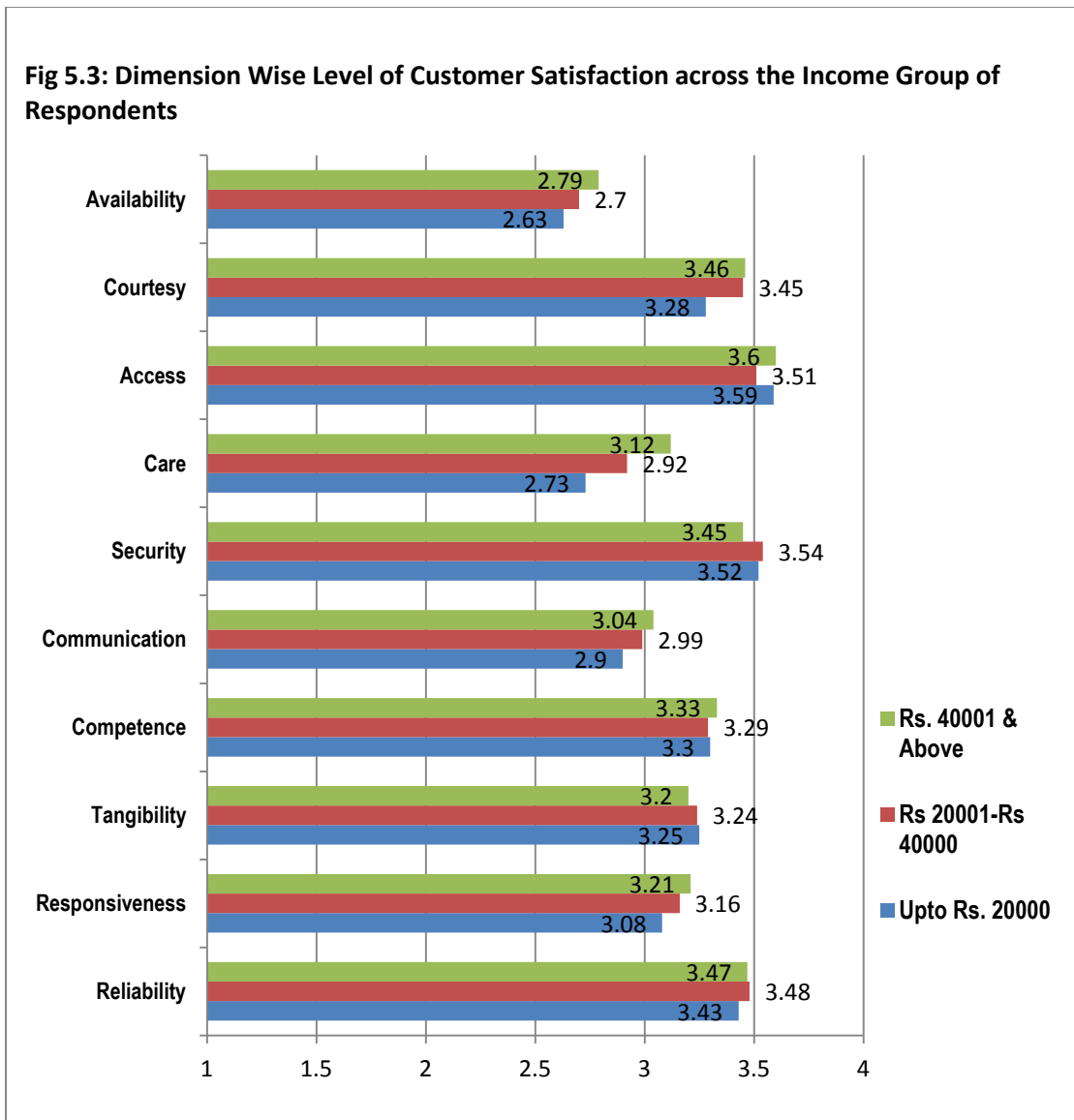


Table 5.36 portrays the overall satisfaction of different income groups in the branches of UBI operating in Cachar district of Assam. It has been found from table5.36 that out of the three groups of customers as classified based on their average monthly incomes, the mean value (3.38) for overall satisfaction of the higher income group (Rs. 40001 and above) is the highest On the other hand, the mean value (3.29) for overall satisfaction of lower income group (upto Rs 20000) is the lowest. This implies that the highest degree of overall satisfaction has been noticed for the higher income group (Rs. 40001 and above). On the contrary, the lowest degree of overall satisfaction has been observed for the lower income group (upto Rs. 20000) among all the three groups under consideration.

Table 5.36: Income -wise Overall Customer Satisfaction

Average Monthly Income of the Respondents	Mean	SD	F value	p value
Upto Rs 20000	3.29	0.3516	1.182	0.308
Rs 20001-40000	3.30	0.3458		
Rs 40001and Above	3.38	0.3000		

Source: Field Survey

Table 5.36 also discloses that the value of Standard deviation (0.3000) for the overall satisfaction is the lowest for the higher income group (Rs 40001 and above) while the value of standard deviation (0.3516) is the highest for the lower income group (upto Rs 20000). This implies that in terms of overall satisfaction, the responses of customers of higher income group (Rs 40001 and above) are more concentrated among the three income groups under study.

Following hypothesis has been formulated to test the difference in the overall customer satisfaction/dissatisfaction of UBI in Cachar district of Assam across the income groups of customers.

H₀₁₀: The level of overall customer satisfaction /dissatisfaction in the branches of UBI operating in Cachar district of Assam does not significantly vary across the income groups of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across their income groups. The calculated value of F is 1.182 and the corresponding p value is greater than 0.05 as is evident from table 5.36. Thus, it implies that there is no statistical evidence for rejecting the null hypothesis because there is no significant difference in overall customer satisfaction/dissatisfaction across the three income groups of customers under consideration.

5.4 Educational Qualification Wise Customer Satisfaction

Education of the respondents is one of the most important influencing factors of the study. It is acquiring or imparting skills, values and knowledge. Education also means

preparing people to develop new ideas and to adjust to the changing environment (Bhattacharjee and Das, 2013). As education levels increase, so does customers' need for information related to their purchase decision, thereby increasing purchasing involvement (Slama and Tashchian, 1985).

There are many studies which have found that there is no significant relationship among the satisfaction levels of the respondents having different educational qualifications towards retail banking services of the commercial banks. (Gokilamani, 2014; Dewan and Mahajan, 2014). However, in some studies, educational qualification is identified as one of the demographic variables that have significant relationship with customer satisfaction in banking sector (Bhattacharjee and Das, 2013; Anand and Selvaraj, 2012; Sivesan and Karunanithy, 2013).

For the purpose of the study, educational qualification of the respondents has been categorized into three groups, namely,

- a) Upto HSLC
- b) HS
- c) Graduate & Above

Table 5.37 reveals the level of satisfaction of customers having different educational qualifications about 'Reliability' dimension of service quality of UBI. It has been found in the table 5.37 that out of the three groups of customers as classified based on their educational qualification, the mean value (3.50) for the level of satisfaction of customers having HS qualification is the highest. On the other hand, the mean value (3.43) for the level of satisfaction about this dimension of service quality is the lowest for the customers who have got graduation and above qualification. This implies that the customers whose educational qualification is upto HS are found to be the most satisfied among all the three groups under study. On the contrary, out of three groups, the customers whose educational qualification is upto graduation and above are the least satisfied group of customers.

Table 5.37 also discloses that the value of Standard deviation (0.4400) for the level of satisfaction about 'Reliability' dimension of service quality is the lowest for the customers having qualification upto HSLC while the value of standard deviation (0.4845) is the highest for the customers having HS qualification. This implies that

the responses of customers who have got educational qualification upto HSLC are more concentrated about 'Reliability' dimension of service quality among all the three groups under consideration.

Table 5.37: Educational Qualification-wise Customer Satisfaction about Reliability Dimension of Service Quality

Educational Qualification	Mean	SD	F value	p value
Upto HSLC	3.45	0.4400	0.469	0.626
HS	3.50	0.4845		
Graduate & Above	3.43	0.4515		

Source: Field Survey

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about 'Reliability' dimension of service quality across the educational qualification of customers.

$H_{011.1}$: *The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about 'Reliability' dimension of service quality does not significantly vary across the educational qualification of the customers.*

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across the three groups. The calculated value of F is 0.469 and the corresponding p value is greater than 0.05 as is evident from table 5.37. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Reliability' dimension of service quality across the three groups of customers classified on the basis of their educational qualification.

Table 5.38 discloses the level of satisfaction of customers having different educational qualifications about 'Responsiveness' dimension of service quality of UBI. It has been found in the table 5.38 that out of the three groups of customers as classified based on their educational qualification, the mean value (3.15) for the level of satisfaction of customers having graduation and above qualification is the highest.

Table 5.38: Educational Qualification-wise Customer Satisfaction about Responsiveness Dimension of Service Quality

Educational Qualification	Mean	SD	F value	p value
Upto HSLC	3.14	0.5373	0.021	0.979
HS	3.12	0.5531		
Graduate & Above	3.15	0.4763		

Source: Field Survey

On the other hand, the mean value (3.12) for the level of satisfaction about this dimension of service quality is the lowest for the customers who have got HS qualification. This implies that the customers whose educational qualification is graduation and above are found to be the most satisfied among all the three groups under study. On the contrary, out of three groups, the customers whose educational qualification is upto HS are the least satisfied group of customers.

Table 5.35 also reveals that the value of Standard deviation (0.5531) for the level of satisfaction about ‘Responsiveness’ dimension of service quality is the highest for the customers having qualification upto HS while the value of standard deviation (0.4763) is the lowest for the customers having graduation and above qualification. This implies that the tilt of the views of customers having educational qualification upto HS is bent more about this dimension of service quality among all the three groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Responsiveness’ dimension of service quality across the educational qualification of customers.

H_{011.2}: The level of satisfaction/dissatisfaction in the branches of customers of UBI operating in Cachar district of Assam about ‘Responsiveness’ dimension of service quality does not significantly vary across the educational qualification of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across the three groups. The

calculated value of F is 0.021 and the corresponding p value is greater than 0.05 as is evident from table 5.38. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Responsiveness’ dimension of service quality across the three groups of customers classified on the basis of their educational qualification.

Table 5.39: Educational Qualification-wise Customer Satisfaction about Tangibility Dimension of Service Quality

Educational Qualification	Mean	SD	F value	p value
Upto HSLC	3.23	0.5924	1.852	0.159
HS	3.33	0.6158		
Graduate & Above	3.17	0.5545		

Source: Field Survey

Table 5.39 represents the level of satisfaction of customers having different educational qualifications about ‘Tangibility’ dimension of service quality of UBI. It has been observed from the table 5.39 that out of the three groups of customers as classified based on their educational qualification, the mean value (3.33) for the level of satisfaction of customers having HS qualification is the highest. On the other hand, the mean value (3.17) for the level of satisfaction about this dimension of service quality is the lowest for the customers who have got graduation and above qualification. This implies that the customers whose educational qualification is upto HS are found to be the most satisfied among all the three groups under study. On the contrary, out of three groups, the customers whose educational qualification is upto graduation and above are the least satisfied group of customers.

Table 5.39 also discloses that the value of Standard deviation (0.5545) for the level of satisfaction about ‘Tangibility’ dimension of service quality is the lowest for the customers having graduation and above qualification while the value of standard deviation (0.6158) is the highest for the customers having HS qualification. This implies that the responses of customers having graduation and above qualification are more concentrated about the ‘Tangibility’ dimension of service quality among all the three groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about 'Tangibility' dimension of service quality across the educational qualification of customers.

H_{011.3}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about 'Tangibility' dimension of service quality does not significantly vary across the educational qualification of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across the three groups. The calculated value of F is 1.852 and the corresponding p value is greater than 0.05 as is evident from table 5.36. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Tangibility' dimension of service quality across the three groups of customers classified on the basis of their educational qualification.

Table 5.40 reveals the level of satisfaction of customers having different educational qualifications about 'Competence' dimension of service quality of UBI. It has been found in the table 5.40 that out of the three groups of customers as classified based on their educational qualification, the mean value (3.32) for the level of satisfaction of customers having HS qualification is the highest. On the other hand, the mean value (3.28) for the level of satisfaction about this dimension of service quality is the lowest for the customers who have got HSLC qualification. This implies that the customers whose educational qualification is upto HS are found to be the most satisfied among all the three groups under study. On the contrary, out of three groups, the customers whose educational qualification is upto HSLC are the least satisfied group of customers.

Table 5.40 also shows that the value of Standard deviation (0.5355) for the level of satisfaction about 'Competence' dimension of service quality is the highest for the customers having qualification upto HS while the value of standard deviation (0.5107) is the lowest for the customers who have got qualification upto HSLC. This implies that the tilt of the views of customers having educational qualification upto HS is bent

more about this dimension of service quality among all the three groups under consideration.

Table 5.40: Educational Qualification-wise Customer Satisfaction about Competence Dimension of Service Quality

Educational Qualification	Mean	SD	F value	p value
Upto HSLC	3.28	0.5107	0.144	0.866
HS	3.32	0.5355		
Graduate & Above	3.31	0.5280		

Source: Field Survey

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Competence’ dimension of service quality across the educational qualification of customers.

H_{011.4}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Competence’ dimension of service quality does not significantly vary across the educational qualification of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across the three groups. The calculated value of F is 0.144 and the corresponding p value is greater than 0.05 as is evident from table 5.40. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Competence’ dimension of service quality across the three groups of customers classified on the basis of their educational qualification.

Table 5.41 discloses the extent of dissatisfaction of customers having different educational qualifications about ‘Communication’ dimension of service quality of UBI. It has been observed from table 5.41 that all the three groups of customers as classified based on their educational qualification are dissatisfied about ‘Communication’ dimension of service quality. However, out of the three groups under study, the mean value (2.99) for the extent of dissatisfaction of customers

having HS qualification is the highest. On the other hand, the mean value (2.88) for the extent of dissatisfaction about this dimension of service quality is the lowest for the customers who have got qualification upto HSLC. This implies that the highest degree of dissatisfaction has been noticed for customers having qualification upto HSLC about this dimension of service quality. On the contrary, the lowest degree of dissatisfaction has been observed for customers who have got qualification upto HS among all the three groups under consideration.

Table 5.41: Educational Qualification-wise Customer Satisfaction about Communication Dimension of Service Quality

Educational Qualification	Mean	SD	F value	p value
Upto HSLC	2.88	0.6890	0.705	0.495
HS	2.99	0.7047		
Graduate & Above	2.98	0.5568		

Source: Field Survey

Table 5.41 also represents that the value of Standard deviation (0.5568) for the extent of dissatisfaction about ‘Communication’ dimension of service quality is the lowest for the customers having graduation and above qualification while the value of standard deviation (0.7047) is the highest for the customers having HS qualification. This implies that the responses of customers having graduation and above qualification are more concentrated about the ‘Communication’ dimension of service quality among all the three groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Communication’ dimension of service quality across the educational qualification of customers.

H_{011.5}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Communication’ dimension of service quality does not significantly vary across the educational qualification of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across the three groups. The calculated value of F is 0.705 and the corresponding p value is greater than 0.05 as is evident from table 5.41. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Communication’ dimension of service quality across the three groups of customers classified on the basis of their educational qualification.

Table 5.42: Educational Qualification-wise Customer Satisfaction about Security Dimension of Service Quality

Educational Qualification	Mean	SD	F value	p value
Upto HSLC	3.56	0.3516	1.178	0.309
HS	3.51	0.3556		
Graduate & Above	3.48	0.3676		

Source: Field Survey

Table 5.42 represents the level of satisfaction of customers having different educational qualifications about ‘Security’ dimension of service quality of UBI. It has been observed from the table 5.42 that out of the three groups of customers as classified based on their educational qualification, the mean value (3.56) for the level of satisfaction of customers having HSLC qualification is the highest. On the other hand, the mean value (3.48) for the level of satisfaction about this dimension of service quality is the lowest for the customers who have got graduation and above qualification. This implies that the customers whose educational qualification is upto HSLC are found to be the most satisfied among all the three groups under study. On the contrary, out of three groups, the customers whose educational qualification is upto graduation and above are the least satisfied group of customers.

Table 5.42 also discloses that the value of Standard deviation (0.3516) for the level of satisfaction about ‘Security’ dimension of service quality is the lowest for the customers having HSLC qualification while the value of standard deviation (0.3676) is the highest for the customers having graduation and above qualification. This implies that the responses of customers having qualification upto HSLC are more

concentrated about the 'Security' dimension of service quality among all the three groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about 'Security' dimension of service quality across the educational qualification of customers.

H_{011.6}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about 'Security' dimension of service quality does not significantly vary across the educational qualification of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across the three groups. The calculated value of F is 1.178 and the corresponding p value is greater than 0.05 as is evident from table 5.42. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Security' dimension of service quality across the three groups of customers classified on the basis of their educational qualification.

Table 5.43 discloses the level of satisfaction/dissatisfaction of customers having different educational qualifications about 'Care' dimension of service quality of UBI. It has been observed from table 5.43 that out of the three groups of customers as classified based on their educational qualification, customers having educational qualification upto HSLC and HS are found to be dissatisfied about 'Care' dimension of service quality. Out of the three groups under study, the mean value (3.01) for the level of satisfaction of customers having graduation and above qualification is the highest.

On the other hand, the mean value (2.66) for the level of satisfaction about this dimension of service quality is the lowest for the customers who have got qualification upto HSLC. This implies that the customers having graduation and above qualification found to be the most satisfied among all the three groups. On the contrary, out of three groups under study, highest degree of dissatisfaction has been noticed for customers having qualification upto HSLC about this dimension of service quality.

**Table 5.43: Educational Qualification-wise Customer Satisfaction about Care
Dimension of Service Quality**

Educational Qualification	Mean	SD	F value	p value
Upto HSLC	2.66	0.6488	7.003	0.001
HS	2.86	0.6465		
Graduate & Above	3.01	0.6235		

Source: Field Survey

Table 5.43 also shows that the value of Standard deviation (0.6235) for the level of satisfaction about ‘Care’ dimension of service quality is the lowest for the customers having graduation and above qualification while the value of standard deviation (0.6488) is the highest for the customers having HSLC qualification. This implies that the responses of customers having graduation and above qualification are more concentrated about the ‘Care’ dimension of service quality among all the three groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Care’ dimension of service quality across the educational qualification of customers.

H_{011.7}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Care’ dimension of service quality does not significantly vary across the educational qualification of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across the three groups. The calculated value of F is 7.003 and the corresponding p value is less than 0.05 as is evident from table 5.43. Thus, it implies that there is statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Care’ dimension of service quality across the three groups of customers classified on the basis of their educational qualification.

Table 5.44 reveals the level of satisfaction of customers having different educational qualifications about ‘Access’ dimension of service quality of UBI. It has been found in the table 5.44 that out of the three groups of customers as classified based on their

educational qualification, the mean value (3.64) for the level of satisfaction of customers having HSLC qualification is the highest. On the other hand, the mean value (3.53) for the level of satisfaction about this dimension of service quality is the lowest for the customers who have got graduation and above qualification. This implies that the customers whose educational qualification is upto HSLC are found to be the most satisfied among all the three groups under study. On the contrary, out of three groups, the customers whose educational qualification is upto graduation and above are the least satisfied group of customers.

Table 5.44: Educational Qualification-wise Customer Satisfaction about Access Dimension of Service Quality

Educational Qualification	Mean	SD	F value	p value
Upto HSLC	3.64	0.3808	1.753	0.175
HS	3.54	0.4390		
Graduate & Above	3.53	0.3892		

Source: Field Survey

Table 5.44 also discloses that the value of Standard deviation (0.3808) for the level of satisfaction about ‘Access’ dimension of service quality is the lowest for the customers having qualification upto HSLC while the value of standard deviation (0.4390) is the highest for the customers having HS qualification. This implies that the responses of customers who have got educational qualification upto HSLC are more concentrated about ‘Access’ dimension of service quality among all the three groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Access’ dimension of service quality across the educational qualification of customers.

H_{011.8}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Access’ dimension of service quality does not significantly vary across the educational qualification of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across the three groups. The calculated value of F is 1.753 and the corresponding p value is greater than 0.05 as is evident from table 5.44. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Access’ dimension of service quality across the three groups of customers classified on the basis of their educational qualification.

Table 5.45: Educational Qualification-wise Customer Satisfaction about Courtesy Dimension of Service Quality

Educational Qualification	Mean	SD	F value	p value
Upto HSLC	3.30	0.5385	1.697	0.185
HS	3.45	0.5032		
Graduate & Above	3.37	0.4443		

Source: Field Survey

Table 5.45 discloses the level of satisfaction of customers having different educational qualifications about ‘Courtesy’ dimension of service quality of UBI. It has been observed from table 5.45 that out of the three groups of customers as classified based on their educational qualification, the mean value (3.45) for the level of satisfaction of customers having qualification upto HS is the highest. On the other hand, the mean value (3.30) for the level of satisfaction about this dimension of service quality is the lowest for the customers who have got HSLC qualification. This implies that the customers whose educational qualification is upto HS are found to be the most satisfied among all the three groups under study. On the contrary, out of three groups, the customers whose educational qualification is upto HS LC are the least satisfied group of customers.

Table 5.45 also reveals that the value of Standard deviation (0.5385) for the level of satisfaction about ‘Courtesy’ dimension of service quality is the highest for the customers having qualification upto HSLC while the value of standard deviation (0.4443) is the lowest for the customers having graduation and above qualification. This implies that the tilt of the views of customers having educational qualification

upto HSLC is bent more about this dimension of service quality among all the three groups under consideration.

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about 'Courtesy' dimension of service quality across the educational qualification of customers.

H_{011.9}: The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about 'Courtesy' dimension of service quality does not significantly vary across the educational qualification of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across the three groups. The calculated value of F is 1.697 and the corresponding p value is greater than 0.05 as is evident from table 5.45. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about 'Courtesy' dimension of service quality across the three groups of customers classified on the basis of their educational qualification.

Table 5.46 reveals the extent of dissatisfaction of customers having different educational qualifications about 'Availability' dimension of service quality of UBI. All the three groups of customers as classified on the basis of their educational qualification are dissatisfied about 'Availability' dimension of service quality. However, out of the three groups under study, the mean value (2.73) for the extent of dissatisfaction of customers having HS qualification is the highest.

On the other hand, the mean value (2.65) for the extent of dissatisfaction about this dimension of service quality is the lowest for the customers who have got qualification upto HSLC. This implies that the highest degree of dissatisfaction has been noticed for customers having qualification upto HSLC about this dimension of service quality. On the contrary, the lowest degree of dissatisfaction has been observed for customers who have got qualification upto HS among all the three groups under consideration.

Table 5.46 also discloses that the value of Standard deviation (0.5376) for the extent of dissatisfaction about ‘Availability’ dimension of service quality is the lowest for the customers having graduation and above qualification while the value of standard deviation (0.6045) is the highest for the customers having qualification upto HSLC. This implies that the responses of customers having graduation and above qualification are more concentrated about the ‘Availability’ dimension of service quality among all the three groups under consideration.

Table 5.46: Educational Qualification-wise Customer Satisfaction about Availability Dimension of Service Quality

Educational Qualification	Mean	SD	F value	p value
Upto HSLC	2.65	0.6045	0.367	0.693
HS	2.73	0.5600		
Graduate & Above	2.67	0.5376		

Source: Field Survey

Following hypothesis has been formulated to test the difference in the satisfaction/dissatisfaction of customers of UBI in Cachar district of Assam about ‘Availability’ dimension of service quality across the educational qualification of customers.

$H_{011.10}$: *The level of satisfaction/dissatisfaction of customers in the branches of UBI operating in Cachar district of Assam about ‘Availability’ dimension of service quality does not significantly vary across the educational qualification of the customers.*

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across the three groups. The calculated value of F is 0.367 and the corresponding p value is greater than 0.05 as is evident from table 5.46. Thus, it implies that there is no statistical evidence for significant difference in the satisfaction/dissatisfaction of customers about ‘Availability’ dimension of service quality across the three groups of customers classified on the basis of their educational qualification.

Table 5.47 represents educational qualification wise customer satisfaction/dissatisfaction of select ten dimensions of service quality of UBI in Cachar district of Assam. It has been found in tables 5.47 that out of all the ten service quality dimensions, ‘Access’ dimension has been ranked first for the customers having educational qualification Upto HSLC; HS and Graduate and above with the highest mean value of 3.64, 3.54 and 3.53 respectively.

Table 5.47: Educational Qualification-wise Customer Satisfaction about Select Dimensions of Service Quality

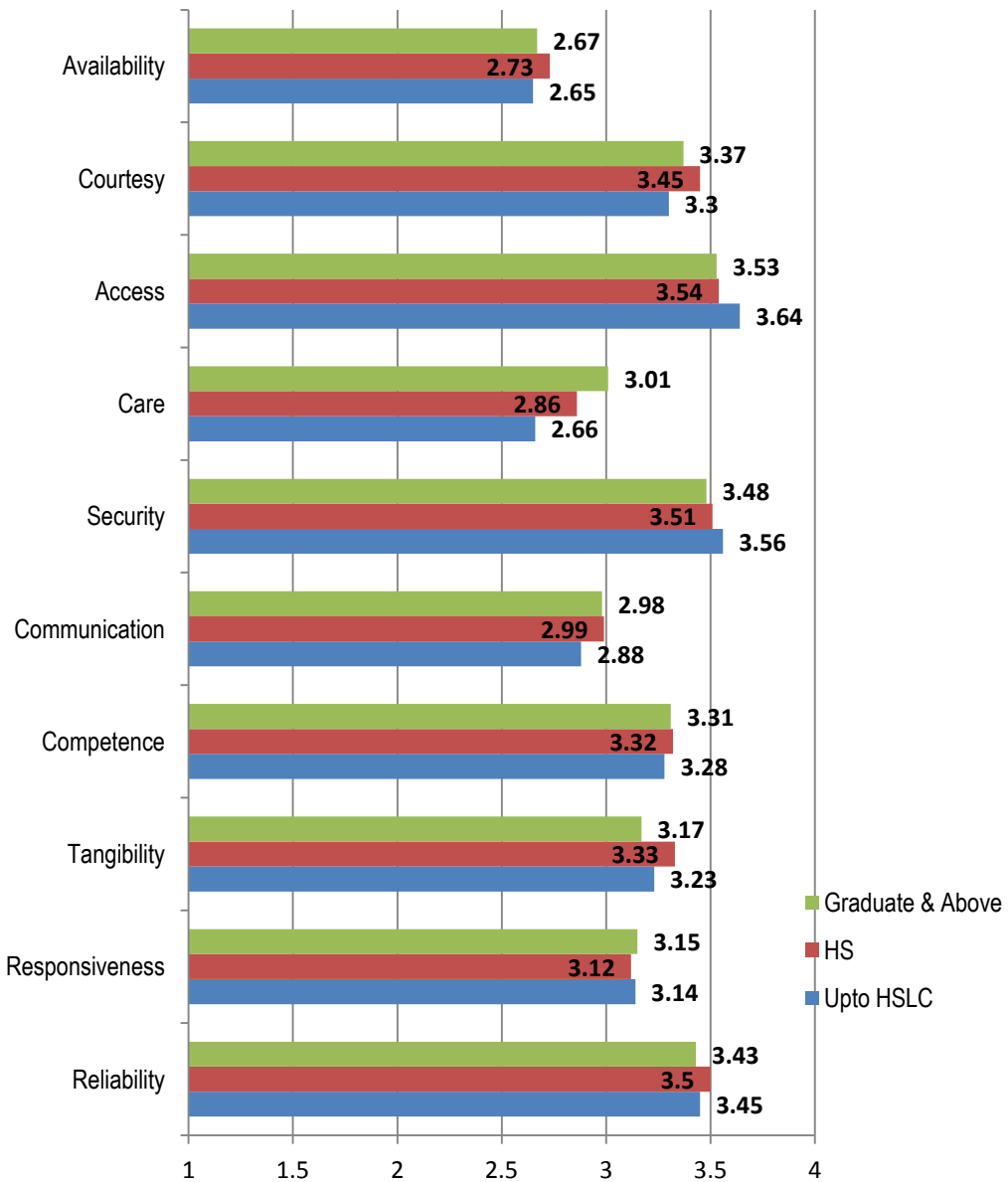
Service Quality Dimensions	Upto HSLC	Rank	HS	Rank	Graduate & Above	Rank
Reliability	3.45	3	3.50	3	3.43	3
Responsiveness	3.14	7	3.12	7	3.15	7
Tangibility	3.23	5	3.33	5	3.17	6
Competence	3.28	6	3.32	6	3.31	5
Communication	2.88	8	2.99	8	2.98	9
Security	3.56	2	3.51	2	3.48	2
Care	2.66	9	2.86	9	3.01	8
Access	3.64	1	3.54	1	3.53	1
Courtesy	3.30	4	3.45	4	3.37	4
Availability	2.65	10	2.73	10	2.67	10

Source: Field Survey

This implies that all the groups of customers as classified based on their educational qualification are found to be satisfied to a large extent about ‘Access’ dimension of service quality.

On the contrary, out of the ten service quality dimensions, ‘Availability’ dimension has been ranked last for the customers having educational qualification Upto HSLC; HS and Graduate and above with the lowest mean value of 2.66, 2.73 and 2.67 respectively. This implies that customers all the groups of customers as classified based on their educational qualification are dissatisfied to a large extent about ‘Availability’ dimension of service quality.

Fig 5.4: Dimension Wise Level of Customer Satisfaction across the Educational Qualification of Respondents



It has been observed that out of ten service quality dimensions, in six service quality dimensions, namely, Reliability, Tangibility, Competence, Communication, Courtesy and Availability service quality dimensions, the level of satisfaction of customers is the highest for the second group (Having educational qualification upto HS). On the other hand, it has also been found that in Responsiveness and Care service quality dimensions, the level of satisfaction of customers is the highest for the third group (Having educational qualification graduation and above) while in Security and Access

dimensions of service quality, the level of satisfaction of customers is the highest for the first group (Having educational qualification upto HSLC).

Table 5.48 portrays the overall satisfaction of the three groups classified on the basis of their different educational qualification in the branches of UBI operating in Cachar district of Assam. It is evident from table 5.48 that out of the three groups of customers as classified based on their educational qualification, the mean value (3.33) for overall satisfaction is the highest for the second group (Having educational qualification upto HS).

Table 5.48: Educational Qualification-wise Overall Customer Satisfaction

Educational Qualification	Mean	SD	F value	p value
Upto HSLC	3.29	0.3443	0.297	0.744
HS	3.33	0.3534		
Graduate & Above	3.31	0.3327		

Source: Field Survey

On the other hand, the mean value (3.29) for the overall satisfaction for the first group (Having educational qualification upto HSLC) is the lowest. This implies that the highest degree of overall satisfaction has been noticed for the customers having HS qualification. On the contrary, the lowest degree of overall satisfaction has been observed for the customers who have got HSLC qualification among all the three groups under consideration.

Table 5.48 also discloses that the value of Standard deviation (0.3327) for the overall satisfaction is the lowest for the third group (Having educational qualification graduation and above) while the value of standard deviation (0.3534) is the highest for the second group (Having educational qualification upto HS). This implies that in terms of overall satisfaction, the responses of customers having graduation and above qualification are more concentrated among the three groups under study.

Following hypothesis has been formulated to test the difference in the overall customer satisfaction/dissatisfaction of UBI in Cachar district of Assam across the educational qualification of customers.

H₀₁₂: The level of overall customer satisfaction/dissatisfaction in the branches of UBI operating in Cachar district of Assam does not significantly vary across the educational qualification of the customers.

One way ANOVA has been performed to test the hypothesis. The F value has been calculated for satisfaction/dissatisfaction of customers across the three groups. The calculated value of F is 0.297 and the corresponding p value is greater than 0.05 as is evident from table 5.48. Thus, it implies that there is no statistical evidence for significant difference in overall customer satisfaction/dissatisfaction across the three groups of customers classified on the basis of their educational qualification.

Thus, from the foregoing analysis it is crystal clear that the level of overall customer satisfaction/dissatisfaction in the branches of United Bank of India operating in Cachar district of Assam does not significantly vary across the gender, age, average monthly income and educational qualification of the respondents considered in the study.