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QUALITY OF SERVICES OFFERED BY URBAN COOPERATIVE BANKS IN TAMILNADU: A STUDY

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Abstract
The performance of financial institutions particularly in the cooperative sector is reflected in the nature and extents of services utilized by its members who framed to promote their well being. The effective utilization is the result of the better performance. Further, the better utilization will lead to the better satisfaction and will increase the efficiency and vice-versa. Hence the study of performance analysis includes the study of the nature and extent of services utilized by the members and the satisfaction over them. Therefore, this chapter is aimed at analyzing the members' perception on the service rendered by the selected bank. Besides those demographic, economic profiles the nature and extent of utilization of services of the banks discussed and their satisfaction are also discussed in this chapter.

Key words: Demographic profile, Quality Services, Members Perception and Satisfaction.

Introduction

The performance of financial institutions particularly in the cooperative sector is reflected in the nature and extents of services utilized by its members who framed to promote their well being. The effective utilization is the result of the better performance. Further, the better utilization will lead to the better satisfaction and will increase the efficiency and vice-versa. Hence the study of performance analysis includes the study of the nature and extent of services utilized by the members and the satisfaction over them. Therefore, this chapter is aimed at analyzing the members' perception on the service rendered by the selected bank

Significance of the Study

As India is moving towards a service economy marketers require knowing more about marketing service product. Service has increasingly assumed a vital position in the Indian Economy. There is a prospective market for services and increasing supremacy of services in economies contribution of service sector have drawn growing attention to the issues of the service sector. Quality has been recognized as a strategic tool for attaining efficiency and improved business performance.

This is necessary for both the goods and services sectors. However, the main problem with the management of service quality in service firm is that quality is not easily identifiable and measurable due to special characteristics of services which make them different from product. However, the concept of service has been discussed extensively in the literature of services. But, none of these studies show the status of service quality in case of credit schemes and general operation of the bank. This study is to measure the service quality and behaviour intension of Indian commercial banks by applying the Factor analysis. This paper includes the review of literature on service quality and behaviour intension and discussed in relation to each of the research question. The paper concludes with a summary and description of implication of the findings.

Study Gap Areas

Based on literature review, the present study mainly concentrates on addressing the following identified study gap. Most of the studies have used general service quality as an assessment of customer satisfaction and ignored process through advance technology aspect of service quality. According to Bedi(2010), further research can concentrate on building a broader conceptual model of factors that influence service quality such as the front line personnel's conducted during the encounter and the interaction of the user with the advance technology employed during the provision of the service. Therefore, this present study focuses on People, Physical evidence and Process through technology aspects of service quality cooperative sector.

Objectives of the study

The present study focuses on the following objectives

1. To fine out the profile of the cooperative bank respondents.
2. To examine the relative importance of service quality variables (people, process and physical evidence on satisfaction of cooperative banks.
3. To give Suggestion for improvement of service quality of cooperative banks.

Methodology

A total of 720 customers from Coimbatore district Urban Cooperative Bank in Tamil Nadu were approached personally to fill the questionnaires. Customers were contacted through convenience sampling. Demographic factors of customer in shown in the table given below. Apart from variable like age, gender, and year of transaction, data o service quality and customer satisfaction were also collected. A self designed questionnaire was administered face to 720 prospective buyers randomly interviewed while they were involved in the banking activities during the bank hours in the month of May -2017 in Coimbatore District Urban Cooperative Bank in TamilNadu. The questionnaire tool contained demographic details and a structure list of 34 statement related to the service quality, Service loyalty and service behaviour intension of the bank customers to be marked on 1- 7 scale, where 1 – Very poor, 2- Poor, 3- Slightly poor, 4- Average, 5- Slightly good, 6- good and 7- Very good.

Demographic Indicators

Gender with Period of Association with Bank

Gender is an important factor which determines the status, roles and responsibilities of an individual in the family, community and society and on the socio-economic and cultural behaviour. Variations in the effect of socio-economic and cultural forces are also caused by gender (Sunitha Kaushik, 1993). Thus, gender is identified as an important factor enabling for discriminating individuals from one another. The table given below indicates the gender distribution of the members.

Table- 1.6.1: Gender and Period of Association with Bank

Years / Gender	less than 3	3 to 5	5 to 7 and above	Total
Male	39 (47.56)	208(52.0)	112(47.05)	359(49.86)
Female	43(52.44)	192(48.0)	126(52.0.5)	361(50.14)
Total	82(100)	400(100)	238(100)	720(100)
Mean	1.5244	1.4800	1.5294	1.5014
Std. deviation	.50248	.50023	.50019	.50035

*Figures in parentheses are percentages to column total,
*Sources: computed from primary data,
*'t' test value is 80.157 which are significant at 0.001 levels

The above table No.1.6.1 presents the gender and customer behavior of respondents. It is inferred that majority (50.14 percent) of the respondents falls under female category of which 48 percent have 3 to 5 years of association with bank. On the other hand 49.86 percent of the respondents belong to male category of which, 52 percent have 3 to 5 years of association with bank. The t test value is 80.157 in which significant level is 0.001 levels. Hence, the null hypothesis is rejected, because there is significant difference between gender and year of their association with bank. Further, the results show that, the gender female mean average is greater than male average. Thus, it has been inferred that female respondents are highly (50.14) in association with bank.

Age

It is an important symbol of self. Age is also considered as a factor while judging the degree of success a person has achieved (Bukman, 1964). Thus, age is an important acquired status which influences on the socio-economic

and cultural behaviour of an individual. The table given below status the respondent's age and their period of association with bank.

Table- 1.6.2: Age and Period of Association with Bank

Years / Age	less than 3	3 to 5	5 to 7 and above	Total
Young (below 35)	18 (21.95)	120(30.00)	67(28.15)	205(28.47)
Middle (36-50)	35(42.68)	141(35.25)	83(34.87)	259(35.97)
Old (above 51)	29(35.36)	139(34.75)	88(36.97)	256(35.55)
Total	82(100)	400(100)	238(100)	720(100)
Mean	2.1341	2.0475	2.0882	2.0708
Std. deviation	.74969	.80428	.80386	.79759

*Figures in parentheses are percentages to column total ,
*Sources: computed from primary data,
*Chi-square value between Age and association with bank of the respondents 2.934 which is significant at 0.005 level

In the table No.1.6.2 the respondents of age and period of their association with bank is analysed. It states that most (35.97 percent) of the respondents come under middle age category, followed by old age category with 35.55 percent and young age with 28.47 percent. Out of 720 respondents, 400 respondents have association with bank for about 3 to 5 years. The mean average of the respondents association with bank is higher with 5 to 7 years. The chi-square value between age and association with bank of the respondents is 2.934, which is significant at 0.005 level. Thus, it is inferred that middle age category respondents are highly in association with bank.

Marital Status

Table- 1.6.3: Martial status and period of association with bank

Years / Marital	less than 3	3 to 5	5 to 7 and above	Total
Married	30(36.58)	139(34.75)	87(36.55)	256(35.55)
Unmarried	52(63.41)	261(65.25)	15163.44)	464(64.44)
Total	82(100)	400(100)	238(100)	720(100)
Mean	1.6341	1.6525	1.6345	1.6444
Std. deviation	.48463	.47901	.47901	.1184

*Figures in parentheses are percentages to column total
*Sources: computed from primary data
* the 't' test value between marital status and association with bank of the respondents 92.119 Which is significant at0.001 level.

The table No.1.6.3 states the marital status and period of association with bank. Out of 720 respondents, 65 percent are unmarried and only 35 percent are married category respondents. The t test value is 92.119 which is significant at 0.001 levels. Hence, the null hypothesis is rejected, because there is significant difference between marital status and respondent's period of association with bank. Further, the results show that the unmarried status

of mean average is greater than married average. Finally, the table indicates that unmarried respondents are highly (50.14) in association with bank.

Educational Qualification

Education is the social process by which an individual learns the things necessary to fit him to the life of the society. It is synonymous to socialization. It is an attempt to shape and develop younger generation in tune to the social ideal of life (Anderson and Parker, 1964). So far as this study is concerned, Urban Cooperative customer of respondents were identified on the basis of their level of formal education such as up to bachelor degree and master degree. Those who did not have formal education were regarded as 'illiterates'. An attempt is made to find out the difference in their level of education and the gated community respondents with the nature of relationship. The following table is given the educational qualification of the respondents of urban cooperative customer.

Table- 1.6.4: Educational Qualifications and Period of Association with Bank

Years / Education	less than 3	3 to 5	5 to 7 and above	Total
Illiterate	6(7.3)	40(10)	25(10.50)	71(9086)
Secondary	9(10.97)	35(8.75)	35(14.70)	79(10.97)
Higher secondary	21(25.60)	86(21.5)	72(30.25)	179(24.86)
Collegiate	24(29.26)	106(26.5)	48(20.16)	178(24.86)
Diploma (technical)	22(26.82)	133(33.25)	58(24.36)	213(29.58)
Total	82(100)	400(100)	238(100)	720(100)
Mean	3.5732	3.6425	3.3319	3.5319
Std. deviation	1.20729	1.29378	1.28079	1.28610

*Figures in parentheses are percentages to column total
*Sources: computed from primary data
*Chi-square value between Educational qualification and association with bank of the respondents 17.497 which is significant at 0.005 level.

The table No.1.6.4 reveals the respondents educational qualification and period of their association with bank. Out of 720 respondents, 30 percent fall under Diploma courses, followed by 25 percent Collegiate and Higher secondary, 11 percent are secondary, and only 9 percent are Illiterate respondents, of which most of them are frequently in association with bank for about 3 to 5 years.

The chi-square value between the respondent's educational qualification and their association with bank is 17.497, which is significant at 0.005 levels. Hence, the null hypothesis is rejected, because there is significant difference between respondents' educational qualification and their year of association with bank. Further, the results show that, mean average is 3.6425 which is greater than other mean average 3 to 5 years. Thus, it has been inferred that, respondents with Diploma qualifications are highly in association with bank.

Occupation

Occupation shapes the behaviour and perception of individuals (Maciver, 1960 and Vidya Bhushan, 1999) and vice versa. Since cooperatives are predominantly agro- based, there could be no significant difference in the occupation of different category of customers who have debtor or creditor or mixed customer relationship.

Besides that it is to be analysed whether the occupation of the respondents has any influence over their period of association with bank.

Table-1.6.5: Occupation and Period of Association with Bank

Years / Occupation	less than 3	3 to 5	5 to 7 and above	Total
Agriculture	46(56.09)	210(52.5)	14058.82)	396(55)
Business	23(28.04)	132(33)	63(26.47)	218(30.27)
Government employed a	9(10.97)	26(6.05)	17(7.14)	52(7.22)
Private employed	4(4.87)	32(8)	18(7.56)	54(7.5)
Total	82(100)	400(100)	238(100)	720(100)
Mean	1.6463	1.7000	1.6345	1.6722
Std. deviation	.86598	.90667	.91217	.90328

*Figures in parentheses are percentages to column total
*Sources: computed from primary data
*Chi-square value between Occupation qualification and association with bank of the respondents 6.135 Which is significant at 0.005 level.

The above table 1.6.5 reveals occupation of the respondents. Out of 720 respondents, 55 percent are agriculture, 30 percent are business, 8 percent are private employees and only 7 percent are government employees. Out of which 59 percent of respondents of agriculture have association with bank with in 5 to 7 and above years. The chi-square value between respondents occupation and their period of association with bank is 6.135, which is significant at 0.005 levels. Hence, the null hypothesis is rejected, because there is significant difference between occupation and year of association with bank of the respondents. Further, the results show that, mean average is 1.7000 is greater than other mean average which is 3 to 5 years. Thus, it has been inferred that, agriculture respondents are highly in association with bank.

Type of Family

The family is an intimate domestic group made up of people related to one another by bonds of blood, sexual mating or legal ties. It is a social group consisting of a father, mother and one or more children. It is the most immediate group a child is exposed to. It also reveals that the fragment of a former nuclear family for instance a widow/ widower with her / his unmarried children or sibling or single person

Table- 1.6.7: Type of family and Period of Association with Bank

Years / Type of family	less than 3	3 to 5	5 to 7 and above	Total
Joint	30(36.58)	119(29.75)	64(26.89)	213(29.58)
Nuclear	52(63.41)	281(70.25)	174(73.10)	507(70.41)
Total	82(100)	400(100)	238(100)	720(100)
Mean	1.6341	1.7025	1.7311	1.7042

Std. deviation	.48463	.45773	.44433	.45673

*Figures in parentheses are percentages to column total
*Sources: computed from primary data
* The 't' test value between Type of family and association with bank of the respondents 100.117 which is significant at 0.005 level.

The type of family and respondents' period of association with bank is analysed in the table No.1.6.7. Majority (70 percent) of the respondents are falls under nuclear family and 30 percent are brought under joint family. The t test value is 100.117 which is significant at 0.005 levels. Hence, the null hypothesis is rejected, because there is significant difference between type of family and respondents period of association with bank of the respondents. Further, the results show that the mean average of type of family 1.7311 (5 to 7 and above) which is greater than other. Finally it is concluded that nuclear respondents are highly in association with bank.

Monthly Income

Income is the most important deciding factor of standard of living. Access to food and shelter economic comforts and social appreciations etc., greatly depend on one's income level.

Table- 1.6.8: Monthly Income and Period of Association with Bank

Years / Income	less than 3	3 to 5	5 to 7 and above	Total
Less than 20000	40(48.75)	127(31.75)	100(42)	267(37.08)
Rs.20001 to Rs.40000	26(31.70)	173(43.25)	92(38.65)	291(40.41)
Rs.40001 to 60000	13(15.85)	53(13.25)	27(11.34)	93(12.91)
Rs.60001 to 80000	2(2.43)	28(7)	15(6.30)	45(6.25)
above 80001	1(1.2)	19(4.75)	4(1.68)	24(3.33)
Total	82(100)	400(100)	238(100)	720(100)
Mean	1.7561	2.0975	1.8697	1.9833
Std. deviation	.89665	1.07279	.96119	1.02527

*Figures in parentheses are percentages to column total
*Sources: computed from primary data
*Chi-square value between monthly income and association with bank of the respondents 18.933 which is significant at 0.005 level.

Monthly income and respondents period of association with banks is analyzed in the table No.1.6.8. Out of 720 respondents 40 percent are under Rs.20001 to Rs.40000, followed by 37 percent less than 20000, 13 percent Rs.400001 to Rs.60000 and only 3 percent are above Rs. 80001 for monthly income. The chi-square value analysis indicated that there is no significant association between monthly income and respondents' period of association with bank since the calculated value 18.933 is significant at 0.005 levels. So, it is inferred that the monthly income of the respondents does not influence the respondents period of association with bank.

Type of account

Table- 1.6.9: Type of account and Period of Association with Bank

Years / Type of account	less than 3	3 to 5	5 to 7 and above	Total
Saving bank account	29(35.36)	146(36.5)	71(29.83)	252(35)
Current account	17(20.73)	72(18)	60(25.21)	149(20.69)
Recurring account	36(43.90)	182(45.5)	107(44.95)	325(45.13)

Total	82(100)	400(100)	238(100)	720(100)
Mean	1.5732	1.6350	1.7017	1.6500
Std. deviation	.49766	.48203	.45848	.47730

*Figures in parentheses are percentages to column total *Sources: computed from primary data *Chi-square value between type of account and association with bank of the respondents 5.317 which is significant at 0.005 level.

In this table 1.6.9 indicates, respondents' type of bank account and their period of association with bank of the respondents is analyzed. Out of the 720 respondents, majority of them (45 percent) has recurring account, followed by 35 percent have saving accounts and 21 percent have current account. The chi-square value analysis indicates that there is no significant association between respondents' type of accounts and their period of association with bank since the calculated value 5.317 is significant at 0.005 levels. So, it is inferred that type of accounts of the respondents does not influence the period of respondents' association with bank.

Purpose of Maintaining Account

Table- 1.6.10: Purpose of Maintaining Account and Period of Association with Bank

Years / Purpose account	less than 3	3 to 5	5 to 7 and above	Total
Savings	19(23.17)	113(28.25)	60(25.21)	192(80.67)
Deposit	37(45.12)	157(39.25)	111(46.63)	305(42.36)
loans and advances	10(12.19)	34(8.5)	29(12.18)	73(10.13)
business and professional requirement	16(19.51)	96(24)	3815.96)	150(20.83)
Total	82(100)	400(100)	238(100)	720(100)
Mean	2.28049	2.28250	2.18908	2.25139
Std. deviation	1.033684	1.118401	.990443	1.067603

*Figures in parentheses are percentages to column total *Sources: computed from primary data *Chi-square value between type of account and association with bank of the respondents 5.317 which is significant at 0.005 level.

The table No.1.6.10 indicates the purpose of maintaining accounts and respondents' period of association with bank. Out of 720 respondents, majority of them (81 percent) have saving accounts, 42 percent deposit their amount, 21 percent have business and professional requirements, and 10 percent of the respondents fall under loans and advances. The mean average of the respondents who have association with bank is high (2.28250) in 3 to 5 years. So, it is inferred that purpose of maintaining accounts of the respondents does not influence their period of association with bank.

Type of Deposit

Table- 1.6.11: Types of Deposits and Period of Association with Bank

Years / Type Of Deposit	Less Than 3	3 To 5	5 To 7 And Above	Total
Savings	8(9.75)	50(12.5)	50(21)	108(15)
Recurring deposit	11(13.14)	131(32.75)	59(24.78)	201(27.9)
Fixed deposit	26(31.70)	128(32)	67(28.15)	221(30.69)
Others	37(45.12)	91(22.75)	62(26.05)	190(26.38)
Total	82(100)	400(100)	238(100)	720(100)
Std. deviation	1.08228	1.13056	1.28045	1.18466

*Figures in parentheses are percentages to column total *Sources: computed from primary data*Chi-square value between type of deposit and association with bank of the respondents 48.288 which is significant at 0.001 level.

The table mentioned above reveals that, type of deposit and respondents' period of association with bank. Majority of the them (31 percent) maintaining fixed deposit account, 27 percent with recurring deposits, 15 percent with saving and 26 percent with other type of deposits accounts. The mean average between the periods of association with bank is high level in less than 3 years i.e., 3.1951 than others. Moreover, the chi-square value analysis is indicated that there is significant association between type of deposit and respondents' period of association with bank since the calculated value 48.288 is significant at 0.005 levels. So, it is indicated that type of deposits with banker of the respondents does not influence the respondents' period of association with bank.

Type of Loan availed from the Bank

Table- 1.6.12: Type of Availed Loan from the Bank and Period of Association with Bank

Years / Type of deposit	less than 3	3 to 5	5 to 7 and above	Total
Housing	5(8.33)	40(11.79)	17(19.54)	62(12.75)
Personal	20(33.33)	100(29.49)	30(34.48)	150(30.86)
Gold	23(38.33)	101(29.79)	24(27.58)	148(30.45)
Loan on deposits	12(20)	85(25.07)	13(14.94)	110(22.63)
Others	0(0)	13(3.83)	3(3.44)	16(3.29)
Total	60	339	87	486
Mean	2.7561	2.7875	2.6723	2.7458
Std. deviation	.91031	1.05362	.97746	1.01346

*Figures in parentheses are percentages to column total *Sources: computed from primary data *Chi-square value between type of loan availed any loan from the bank and association with bank of the respondents 18.415 which is significant at 0.005 level.

The table No. 1.6.12 depicts that, type of availed loan from bank and respondents' period of association with bank. Majority of them (31percent) availed personal loan, 30 percent with Gold loan, 23 percent with availing loan on deposits and only 3 percent availed other loan. The mean average between the periods of association with bank is high level in less than 3 to 5 years i.e., 2.7875 than others. Further, the chi-square value analysis is indicated that there is significant association between types of availed any loan from the bank and respondents' period of association with bank since the calculated value 18.415 is significant at 0.005 levels. So, it is indicated that type of availed loan with bank of the respondents does not influence the respondents' period of association with bank.

Mode of operation from the bank

Table- 1.6.13: Mode of Operation from the Bank and Period of Association with Bank

Years / Type of deposit	less than 3	3 to 5	5 to 7 and above	Total
Single	80(97.56)	369(92.25)	228(95.79)	677(94.02)
Joint	2(2.43)	31(7.75)	10(4.20)	43(5.97)
Total	82(100)	400(100)	238(100)	720(100)
Mean	2.7561	2.7875	2.6723	2.7458
Std. deviation	.91031	1.05362	.97746	1.01346

*Figures in parentheses are percentages to column total
Sources: computed from primary data

't' test value is 219.549 between mode of operation from the bank and association with bank of the respondents which is significant at 0.005 level.

The table No.1.6.13 presents the mode of operation from the bank and period of association with bank.
It is inferred that majority (94 percent) of the respondents falls under single category of mode of operation from bank, of which 92 percent are 3 to 5 years of association with bank, and the rest of them (6 percent) belong to joint type of deposit. The 't' test value is 219.59 which is significant at 0.005 levels. Hence, the null hypothesis is rejected, because there is significant difference between mode of operation from the bank and the respondents' period of association with bank. Thus, it has been inferred that most of the respondents are with single mode of bank operation.

Switched Over from the Bank

Table- 1.6.14: Switched Over From the Bank and Period of Association with Bank

Years / Type of Deposit	less than 3	3 to 5	5 to 7 and above	Total
Yes	40(48.75)	206(51.5)	112(47.05)	358(49.72)
No	42(51.21)	194(48.5)	126(52.94)	362(50.27)
Total	82(100)	400(100)	238(100)	720(100)
Mean	2.7561	2.7875	2.6723	2.7458
Std. deviation	.91031	1.05362	.97746	1.01346

*Figures in parentheses are percentages to column total *Sources: computed from primary data * 't' test value is 80.593 between Switched from the bank and association with bank of the respondents, which is significant at 0.005 level,

Table No.1.6.14 indicates the switched over from the bank and period of association with bank. Out of 720 respondents, majority (51 percent) of the respondent's falls under not switched over the bank and the rest of the 49 percent of the respondents are switched over from the banks. The't' test value is 80.953 which is significant at 0.005 levels. Hence, the null hypothesis is rejected, because there is significant difference between switched over from the bank and respondents' period of association with bank. Thus, it has been inferred that most of the respondents are switched over bank operation.

Reason for Switched over from the Bank

Table- 1.6.15: Reasons for Switched over from the bank and Period of Association with Bank

Years / Type of deposit	less than 3	3 to 5	5 to 7 and above	Total
Rate of interest	9(16.98)	29(11.15)	7(15.55)	45(12.56)
Service quality	8(15.09)	42(16.15)	9(20)	59(16.48)
Friendly behavior	18(33.96)	78(30)	13(28.88)	109(30.44)
Competition	7(13.20)	51(19.61)	12(26.66)	70(19.55)
Nature of the job	11(20.75)	60(23.07)	4(8.88)	75(20.94)
Total	53	260	45	358
Mean	2.7358	2.8231	2.4444	2.7626

Std. deviation	.90194	1.06879	1.15907	1.06223

*Figures in parentheses are percentages to column total *Sources: computed from primary data*Chi-square value between Switched from the bank and association with bank of the respondents 1.210 which is significant at 0.005 level.

The table No. 1.6.15 shows that, the reasons for switched over from the bank and respondents' period of association with bank. Out of 358 respondents, majority of them (30 percent) are friendly, 20 percent are competitive, 17 percent are service-minded and only 13 percent are rate of interest. Further, the chi-square value analysis indicates that there is significant association between reason for switched over from the bank and respondents' period of association with bank since the calculated value 1.210 is significant at 0.005 levels. So, it is indicated that reasons for switched over from the bank does not influence the respondents' period of association with bank.

Members' Perception on Urban Cooperative Bank and Socioeconomic and Demographic factors

Ho: There is no significant difference between members' perception on Urban Cooperative Bank and socio-economic and demographic factors, viz., gender, age, place of residence, marital status, education, occupation, type of family, rreligions, monthly income, type of account, type of deposit, availed loan and mode of operation.

H1: There is significant difference between members' perception on Urban Cooperative Bank and socio-economic and demographic factors, viz., gender, age, place of residence, marital status, education, occupation, type of family, rreligions, monthly income, type of account, type of deposit, availed loan and mode of operation.

Table-1.2.1Members' Perception on Urban Cooperative Bank and Socioeconomic and Demographic Factors

ANOVA						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
Age group	Between Groups	2.746	2	1.373	2.176	.015
	Within Groups	304.754	483	.631		
	Total	307.500	485			
Place of residence	Between Groups	.349	2	.175	.323	.724
	Within Groups	260.748	483	.540		
	Total	261.097	485			
Marital status	Between Groups	.040	2	.020	.091	.913
	Within Groups	106.941	483	.221		
	Total	106.981	485			
Education	Between Groups	10.644	2	5.322	3.293	.038
	Within Groups	780.502	483	1.616		
	Total	791.146	485			
Occupation	Between Groups	1.848	2	.924	1.147	.019
	Within Groups	389.134	483	.806		
	Total	390.981	485			
Type of family	Between Groups	.477	2	.238	1.240	.290
	Within Groups	92.856	483	.192		
	Total	93.333	485			
Religions	Between Groups	5.887	2	2.943	5.665	.004
	Within Groups	250.947	483	.520		

	Total	256.833	485			
Monthly income	Between Groups	11.873	2	5.936	5.600	.000
	Within Groups	512.053	483	1.060		
	Total	523.926	485			
Type of account	Between Groups	1.531	2	.765	3.347	.036
	Within Groups	110.455	483	.229		
	Total	111.986	485			
Type of deposit	Between Groups	19.930	2	9.965	7.962	.000
	Within Groups	604.500	483	1.252		
	Total	624.430	485			
Availed any loan from the bank	Between Groups	2.386	2	1.193	5.374	.005
	Within Groups	107.229	483	.222		
	Total	109.615	485			

The table No.5.3.1 indicates that in one way ANOVA, the total variable is classified into two components, i.e., between groups' and 'with-in groups' which are representing the variation of the groups among the supporting income from other sources of the respondents in the consumers' perception on urban cooperative bank and socio-economic and demographic factors. The ANOVA results indicates that at 1% and 5% level of significance, it is clear that there is a significant relationship between the selected banks and the demographic variables, namely, gender (0.015) education (0.038), occupation (.019), religions (0.004), monthly income (0.000), type of account (0.036), type of deposit (0.000) and availed any loan from the bank (0.005) with respect to the customers' perception on housing finance of Urban Cooperative Bank. Place of residence (0.724), marital status (0.913) type of family (0.290). 'F test values' show the respective group namely, place of residence (0.724), which indicate the significant levels. Small significant value (0.05) indicates the group difference. It is inferred that the significant level is observed to be greater than 0.005 percent level. Hence, the null hypothesis is accepted.

1.2.2. Results of Linear Multiple Regression Analysis – Effect on Socio-economic Profile

To understand the effect of independent variables on the dependent variable, Socio-economic Profile, and Linear Multiple Regression models were employed. Thirteen independent variables were statistically related to social organisation as dependent variable.

Ho: There is no significant difference between the socio economic profiles with selected Urban Cooperative Banks.

H1: There is a significant difference between the socio economic profiles with selected Urban Cooperative Banks.

Table 1.2.2: Effect on Socio-Economic Profile

Model summery								
				Change Statistics				
Model	R	R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.540[a]	0.2916	.62325	0.2916	2.369	13	706	.004

ANOVA[s]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	11.961	13	.920	2.369	.004[a]
	Residual	274.239	706	.388		
	Total	286.200	719			

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.030	.267		7.614	.000
	age group X1	.041	.033	.052	1.252	.211
	Sex X2	-.098	.238	-.077	-.410	.682
	place of residence X3	-.094	.037	-.115	-2.507	.012
	marital status X4	.015	.050	.011	.300	.764
	education X5	-.039	.021	-.079	-1.837	.067
	occupation X6	-.012	.027	-.017	-.447	.655
	type of family X7	.108	.054	.078	1.998	.046
	Religions X8	.075	.038	.096	2.995	.056
	monthly income X9	-.024	.028	-.040	-.861	.389
	type of account X10	.131	.049	.099	2.653	.008
	type of deposit X11	-.048	.020	-.090	-2.443	.015
	switched over from previous bank X12	.136	.238	.108	.573	.567
	mode of operation 13	.026	.099	.010	.260	.795
a. Dependent Variable: period of association with the bank						

Y=2.030= (0.041) x1 + (-.098) x2 + (-0.094) x3 + (-0.015) x4 + (-0.039) x5 + (-0.012) x6 + (0.108) x7 + (0.075) x8+ (-0.024) x9 + (0.131) x10 + (-0.048) x11+ (0.136) x12 + (0.026) x13 Multiple R= 0.540, F value=2.369 , P-value<0.01, R square= 0.042

The Linear Multiple Regression Model has been employed to identify the effect on socio-economic profile with period of association with bank by the respondents. Thirteen independent variables such as age, sex, place of residence, marital status, education, occupation, type of family, religions, monthly income, type of account, type of deposit, switched over from previous bank and mode of operation are related to period of association with bank as dependent variable. In order to understand the effect of independent variable on the dependent variable the linear model was employed.

As shown in the table above, the model is significant and the value is 540 percent (i.e.) the effect on the dependent variable has been explained at 54 percent level. The results show that, place of residence (0.012, education (0.067) , type of family (0.046) religions (0.056), type of account(0.008), type of deposit (0.015) have effected significantly for high realization on period of association with bank i.e. the standardized coefficient β value is 2.030, which is greater than the other variables.. Whereas, age (0.211), sex (0.682), marital status (0.764), occupation (0.655), monthly income (0.389), switched over from previous bank (0.567) and mode of

operation (0.795) do not have any effect on period of association with bank. Hence the null hypothesis (H0) is rejected and alternative hypothesis (H1) is accepted.

Conclusion

Majority of the members are middle aged belonging to backward community and educated above primary level with business and services as their main occupations, Most of them are joined through their friends mainly for loan facilities and received various kinds of loans Nearly half of them respondents are satisfied with the services utilized from the banks to the adequacy of loans, with reasonable interest and the coordinal relationship. In many banks members are not satisfied due to the inefficient management and improper relationship.

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