In the previous chapter, the research methodology used to investigate the problem was presented. In the current chapter, the results of the data analysis with respect to Permission Marketing practices in banks operating in India and data analysis with respect to the consumers of banking services have been presented. The results have been presented in different tables and relationships have been tested by formulating various hypotheses. The whole chapter has been divided into two parts viz. Analysis of Data and Findings Part -I, which deals with consumers of banking services and Analysis of Data and Findings Part –II, which deals with banking officials.

4.1 Analysis of Data and Findings Part-I: Consumers of Banking Services

This section includes data collected from sample of two hundred customers of different banks. These consumers were the consumer of banking products and services that were specifically studied because almost all people use banking services and they are affected by different marketing practices. This section reveals the opinion of respondents regarding e-mails usage, awareness of Permission Marketing in general, reasons for giving permission to marketer in general and bank in particular.

4.1.1 Opinion of Respondents about E-Mail

In order to study the awareness of Permission Marketing among the consumers of banking services, it was important to study the usage pattern of e-mail as a form of communication. For this purpose, various statements were put forward to respondents in order to collect data. The responses received have been shown in figure 4.1(a) to 4.1(f).
<table>
<thead>
<tr>
<th>Statement</th>
<th>Pie chart</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>I Like Using E-Mails</td>
<td>Figure 4.1 (a) : Frequency of liking of use of E-mails (n=200)</td>
<td>4.48</td>
</tr>
<tr>
<td>I Generally Access E-Mails For Communication</td>
<td>Figure 4.1 (b) : Frequency of opinion about accessing E-mails for communication (n=200)</td>
<td>4.21</td>
</tr>
<tr>
<td>E-Mails Provides Good Source Of Information And Updations Of Knowledge</td>
<td>Figure 4.1 (c) : Frequency of opinion that E-mails provide good source of information and updation of knowledge (n=200)</td>
<td>4.17</td>
</tr>
<tr>
<td>E-Mails Are Better Than Other Forms Of Communication</td>
<td>Figure 4.1 (d) : Frequency of opinion that E-mails are better than other forms of communication (n=200)</td>
<td>3.83</td>
</tr>
</tbody>
</table>
Figure 4.1(a) reveals that opinion for liking of use of e-mails. It can be observed that the 94% of the respondents had shown positive opinion towards usage of e-mails. It is evident that out of 94% who had liking for use of e-mail, 55% of the respondent had shown keen liking as far as use of e-mail is concerned. Surprisingly no respondent had shown strong disagreement in this regard. The mean score of 4.48 shows that respondents were in high agreement as far as the statement of “I like using E-mails” was concerned.

Figure 4.1(b) shows the opinion of consumers about access of e-mails for communications. Majority of the consumers (45%) had shown their agreement in favour of accessing e-mail for communication, followed by 40% who had strong agreement in this regard. This shows that majority of the respondents use e-mail for the purpose of communication. The mean score of 4.21 reveals that respondents were in agreement with the statement “I generally access E-mails for communication”.

**Table:**

<table>
<thead>
<tr>
<th>Opinion</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disagree</td>
<td>5, 3%</td>
</tr>
<tr>
<td>Neutral</td>
<td>94, 46%</td>
</tr>
<tr>
<td>Agree</td>
<td>84, 42%</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>17, 9%</td>
</tr>
</tbody>
</table>

Mean = 4.29

<table>
<thead>
<tr>
<th>Opinion</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disagree</td>
<td>3, 2%</td>
</tr>
<tr>
<td>Neutral</td>
<td>94, 46%</td>
</tr>
<tr>
<td>Agree</td>
<td>91, 46%</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>12, 6%</td>
</tr>
</tbody>
</table>

Mean = 4.38
Figure 4.1(c) summarizes the opinion of consumers about gaining of information and updation of knowledge through use of e-mails. It was found that 34% of the consumers had shown strong conformity in reference with updations of information and knowledge through use of e-mails. It was observed that 103 consumers (51.5%) were in agreement that by using e-mails, they were in a position to enhance knowledge. Only 2.5% of the consumers disagree on this benefit of e-mail. Respondents were in agreement with the statement “E-mails provides good source of information and updation of knowledge” as mean score was found to be 4.17.

Figure 4.1(d) shows the opinion of consumers about superiority of e-mail as a communication medium viz a viz other forms of communication. It was found that 45% consumers (90 out of 200) were in agreement that e-mails are better than other forms of communication, followed by 23.5 % consumers (47 out of 200) which had shown strong agreement. On the other hand, 22.5% consumers (45 out of 200) were neutral towards this statement. Astonishingly, none of the consumer had shown strong disagreement regarding the statement “E-mails as a better medium of communication”. The mean score of 3.83 depicts that respondents were in agreement with this statement.

Figure 4.1(e) reveals the opinion about the swiftness of e-mails, 94 consumers were of the opinion that e-mails are faster in terms of speed and content. It was found that 84 (42%) consumers were strongly agreeing to the statement “E-mails are faster in terms of speed and content”. 17(9%) consumers were not able to disclose there agreement or disagreement and hence were of neutral opinion. The mean score of 4.29 shows that respondents were in strong agreement.

As per the figure 4.1 (f), 185 (92%) consumers had shown their positive opinion about accessing of e-mails with ease, out of 185 such consumers, 91 consumers were agree and 94 consumers were strongly agree in this issue.
of study. The mean score of 4.38 illustrate that respondents were in highly agreement with the statement “Access to E-mails is easy”.

4.1.2 Opinion about Liking for Use of E-Mails

In order to find whether there exists any difference in the opinion of respondents about liking for use of E-mails, following set of hypotheses 1(a) to 1(e) were tested across various demographic variables. Further, hypothesis 1(f) was tested across respondents of different types of banks viz. public, private and foreign.

4.1.2.1 Opinion about Liking for Use of E-Mails across Two Gender Groups

In order to find whether there is any difference in opinion of respondents for liking of use of e-mails across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 1(a)

*Null Hypothesis:* There is no difference of opinion about liking for use of e-mails among two gender groups.

The value of p was found to be 0.436>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in liking for use of e-mails among two gender groups.

4.1.2.2 Opinion about Liking for Use of E-Mails across Various Age Groups

In order to find whether there is any difference in opinion of respondents about liking for use of e-mails across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 1(b)

*Null Hypothesis:* There is no difference of opinion about liking for use of e-mails among various age groups.
The value of p was found to be 0.012<.05 (5% level of significance), therefore null hypothesis is rejected, hence there is difference of opinion of respondents in liking for use of e-mails among various age groups.

4.1.2.3 Opinion about Liking for Use of E-Mails across Groups with Different Educational Qualification

In order to find whether there is any difference in opinion of respondents about liking for use of e-mails across various groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 1(c)**

**Null Hypothesis**: There is no difference of opinion about liking for use of e-mails among groups with different educational qualification.

The value of p was found to be 0.446>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion in liking for use or e-mails among various groups with different educational qualification.

4.1.2.4 Opinion about Liking for Use of E-Mails across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents about liking for use of e-mails across various groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 1(d)**

**Null Hypothesis**: There is no difference of opinion about liking for use of e-mails among groups with different occupation.

The value of p was found to be 0.007<.05 (5% level of significance), therefore null hypothesis is rejected, hence there is difference in opinion in liking for use of e-mails among various groups with different occupation.

4.1.2.5 Opinion about Liking for Use of E-Mails across Groups with Different Income Level
In order to find whether there is any difference in opinion of respondents about liking for use of e-mails across various groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 1(e)**

**Null Hypothesis**: There is no difference of opinion about liking for use of E-mails among groups with different income level.  
The value of p was found to be 0.096>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion in liking for use of e-mails among various groups with different income level.

**4.1.2.6 Opinion about Liking for use of E-Mails across Groups from Different Types of Bank**

In order to find whether there is any difference in opinion of respondents about liking for use of e-mails across various groups having account in different types of bank, following hypothesis was formulated and Kruskal Wallis H test is being used.

**Hypothesis 1(f)**

**Null Hypothesis**: There is no difference of opinion about liking for use of e-mails among groups having account in different types of bank.  
The value of p was found to be 0.045<.05 (5% level of significance), therefore null hypothesis is rejected, hence there is difference in opinion in liking for use of e-mails among various groups having account in different types of bank.

The result of the hypotheses 1(a) to 1(f) has been summarized in table 4.1

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Chi-Square</th>
<th>df</th>
<th>Asymp. Sig.</th>
<th>Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>.608</td>
<td>1</td>
<td>.436</td>
<td>No Difference</td>
</tr>
<tr>
<td>Age</td>
<td>11.00</td>
<td>3</td>
<td>.012</td>
<td>Significant Difference</td>
</tr>
<tr>
<td>Educational Qualification</td>
<td>2.66</td>
<td>3</td>
<td>.446</td>
<td>No Difference</td>
</tr>
<tr>
<td>Occupation</td>
<td>14.06</td>
<td>4</td>
<td>.007</td>
<td>Significant Difference</td>
</tr>
<tr>
<td>------------------</td>
<td>-------</td>
<td>----</td>
<td>------</td>
<td>------------------------</td>
</tr>
<tr>
<td>Income Level</td>
<td>6.34</td>
<td>3</td>
<td>.096</td>
<td>No Difference</td>
</tr>
<tr>
<td>Account in Bank</td>
<td>6.18</td>
<td>2</td>
<td>.045</td>
<td>Significant Difference</td>
</tr>
</tbody>
</table>

Table 4.1: Opinion about Liking for Use of E-Mails across Demographic Variables and Types of Banks

4.1.3 Opinion about Accessing E-Mails for Communication

In order to find whether there exists any difference in the opinion of respondents about accessing e-mails for communication, following set of hypotheses 2(a) to 2(e) were tested across various demographic variables. Further, hypothesis 2(f) was tested across respondents of different types of banks viz. public, private and foreign.

4.1.3.1 Opinion about Accessing E-Mails for Communication across Two Gender Groups

In order to find whether there is any difference in opinion of respondents about accessing e-mails for communication across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 2(a)

Null Hypothesis: There is no difference of opinion about accessing e-mails for communication across two gender groups.

The value of p was found to be 0.119>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about accessing e-mails for communication across two gender groups.

4.1.3.2 Opinion about Accessing E-Mails for Communication across Various Age Groups

In order to find whether there is any difference in opinion of respondents about accessing e-mails for communication across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.
Hypothesis 2(b)

*Null Hypothesis*: There is no difference of opinion about accessing e-mails for communication across various age groups.

The value of $p$ was found to be $0.032 < .05$ (5% level of significance), therefore null hypothesis is rejected, hence there is difference in opinion of respondents about accessing e-mails for communication across various age groups.

**4.1.3.3 Opinion about Accessing E-Mails for Communication across Groups with Different Educational Qualification**

In order to find whether there is any difference in opinion of respondents about accessing e-mails for communication across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 2(c)

*Null Hypothesis*: There is no difference of opinion about accessing e-mails for communication across groups with different educational qualification.

The value of $p$ was found to be $0.410 > .05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about accessing e-mails for communication across groups with different educational qualification.

**4.1.3.4 Opinion about Accessing E-Mails for Communication across Groups with Different Occupation**

In order to find whether there is any difference in opinion of respondents about accessing e-mails for communication across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 2(d)

*Null Hypothesis*: There is no difference of opinion about accessing e-mails for communication across groups with different occupation.
The value of p was found to be 0.463>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about accessing e-mails for communication across groups with different occupation.

4.1.3.5 Opinion about Accessing E-Mails for Communication across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents about accessing e-mails for communication across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 2(e)**

**Null Hypothesis**: There is no difference of opinion about accessing e-mails for communication across groups with different income level.

The value of p was found to be 0.140>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about accessing e-mails for communication across groups with different income level.

4.1.3.6 Opinion about Accessing E-Mails for Communication across Groups with Different Types of Bank

In order to find whether there is any difference in opinion of respondents about accessing e-mails for communication across groups with different types of bank, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 2(f)**

**Null Hypothesis**: There is no difference of opinion about accessing e-mails for communication across groups with different types of bank.

The value of p was found to be 0.360>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of
respondents about accessing e-mails for communication across groups with different types of bank.

The result of the hypotheses 2(a) to 2(f) has been summarized in table 4.2.

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Chi-Square</th>
<th>df</th>
<th>Asymp. Sig.</th>
<th>Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>2.43</td>
<td>1</td>
<td>.119</td>
<td>No Difference</td>
</tr>
<tr>
<td>Age</td>
<td>8.79</td>
<td>3</td>
<td>.032</td>
<td>Significant Difference</td>
</tr>
<tr>
<td>Educational Qualification</td>
<td>2.88</td>
<td>3</td>
<td>.410</td>
<td>No Difference</td>
</tr>
<tr>
<td>Occupation</td>
<td>3.59</td>
<td>4</td>
<td>.463</td>
<td>No Difference</td>
</tr>
<tr>
<td>Income Level</td>
<td>5.47</td>
<td>3</td>
<td>.140</td>
<td>No Difference</td>
</tr>
<tr>
<td>Account in Bank</td>
<td>2.04</td>
<td>2</td>
<td>.360</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

Table 4.2: Opinion about Accessing E-Mails for Communication across Demographic Variables and Types of Banks

4.1.4 Opinion about E-Mails as a Good Source of Information and Updation of Knowledge

In order to find whether there exists any difference in the opinion of respondents about e-mails acting as a good source of information and updation of knowledge, following set of hypotheses 3(a) to 3(e) were tested across various demographic variables. Further, hypothesis 3(f) was tested across respondents of different types of banks viz. public, private and foreign.

4.1.4.1 Opinion about E-Mails as a Good Source of Information and Updation of Knowledge across Two Gender Groups

In order to find whether there is any difference in opinion of respondents about e-mails acting as a good source of information and updation of knowledge across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.
Hypothesis 3(a)

**Null Hypothesis**: There is no difference of opinion about e-mails as a good source of information and updation of knowledge across two gender groups. The value of p was found to be 0.749 > 0.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails as a good source of information and updation of knowledge across two gender groups.

4.1.4.2 Opinion about E-Mails as a Good Source of Information and Updation of Knowledge across Various Age Groups

In order to find whether there is any difference in opinion of respondents about e-mails as a good source of information and updation of knowledge across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 3(b)

**Null Hypothesis**: There is no difference of opinion about e-mails as a good source of information and updation of knowledge across various age groups. The value of p was found to be 0.554 > 0.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails as a good source of information and updation of knowledge across various age groups.

4.1.4.3 Opinion about E-Mails as a Good Source of Information and Updation of Knowledge across Groups with Different Educational Qualification

In order to find whether there is any difference in opinion of respondents about e-mails as a good source of information and updation of knowledge across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.
Hypothesis 3(c)

**Null Hypothesis:** There is no difference of opinion about e-mails as a good source of information and updation of knowledge across groups with different educational qualification.

The value of p was found to be 0.196>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails as a good source of information and updation of knowledge across groups with different educational qualification.

4.1.4.4 Opinion about E-Mails as a Good Source of Information and Updation of Knowledge across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents about e-mails as a good source of information and updation of knowledge across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 3(d)

**Null Hypothesis:** There is no difference of opinion about e-mails as a good source of information and updation of knowledge across groups with different occupation.

The value of p was found to be 0.627>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails as a good source of information and updation of knowledge across groups with different occupation.

4.1.4.5 Opinion about E-Mails as a Good Source of Information and Updation of Knowledge across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents about e-mails as a good source of information and updation of knowledge across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.
Hypothesis 3(e)

**Null Hypothesis**: There is no difference of opinion about e-mails as a good source of information and updation of knowledge across groups with different income level.

The value of p was found to be 0.092>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails as a good source of information and updation of knowledge across groups with different income level.

4.1.4.6 Opinion about E-Mails as a Good Source of Information and Updation of Knowledge across Groups from Different Types of Bank

In order to find whether there is any difference in opinion of respondents about e-mails as a good source of information and updation of knowledge across groups from different types of bank, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 3(f)

**Null Hypothesis**: There is no difference of opinion about e-mails as a good source of information and updation of knowledge across groups from different types of bank.

The value of p was found to be 0.295>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails as a good source of information and updation of knowledge across groups from different types of bank.

The result of the hypotheses 3(a) to 3(f) has been summarized in table 4.3

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Chi-Square</th>
<th>df</th>
<th>Asymp. Sig.</th>
<th>Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>.102</td>
<td>1</td>
<td>.749</td>
<td>No Difference</td>
</tr>
<tr>
<td>Age</td>
<td>2.09</td>
<td>3</td>
<td>.554</td>
<td>No Difference</td>
</tr>
<tr>
<td>Educational Qualification</td>
<td>4.69</td>
<td>3</td>
<td>.196</td>
<td>No Difference</td>
</tr>
<tr>
<td>Occupation</td>
<td>2.59</td>
<td>4</td>
<td>.627</td>
<td>No Difference</td>
</tr>
<tr>
<td>------------</td>
<td>------</td>
<td>---</td>
<td>------</td>
<td>---------------</td>
</tr>
<tr>
<td>Income Level</td>
<td>6.45</td>
<td>3</td>
<td>.092</td>
<td>No Difference</td>
</tr>
<tr>
<td>Account in Bank</td>
<td>2.44</td>
<td>2</td>
<td>.295</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

Table 4.3: Opinion about E-Mails as a Good Source of Information and Updation of Knowledge across Demographic Variables and Types of Banks

4.1.5 Opinion about E-Mails Being Superior to Other Forms of Communication

In order to find whether there exists any difference in the opinion of respondents about e-mails being superior to other forms of communication, following set of hypotheses 4(a) to 4(e) were tested across various demographic variables. Further, hypothesis 4(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.5.1 Opinion about E-Mails Being Superior to Other Forms of Communication across Two Gender Groups

In order to find whether there is any difference in opinion of respondents about e-mails being superior to other forms of communication across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 4(a)**

*Null Hypothesis*: There is no difference of opinion about e-mails being superior to other forms of communication across two gender groups.

The value of p was found to be 0.880>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails being superior to other forms of communication across two gender groups.

4.1.5.2 Opinion about E-Mails Being Superior to Other Forms of Communication across Various Age Groups

In order to find whether there is any difference in opinion of respondents about e-mails being superior to other forms of communication across various
age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 4(b)

**Null Hypothesis:** There is no difference of opinion about e-mails being superior to other forms of communication across various age groups. The value of p was found to be 0.741>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails being superior to other forms of communication across various age groups.

4.1.5.3 Opinion about E-Mails Being Superior to Other Forms of Communication across Groups with Different Educational Qualification

In order to find whether there is any difference in opinion of respondents about e-mails being superior to other forms of communication across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 4(c)

**Null Hypothesis:** There is no difference of opinion about e-mails being superior to other forms of communication across groups with different educational qualification.

The value of p was found to be 0.188>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails being superior to other forms of communication across groups with different educational qualification.

4.1.5.4 Opinion about E-Mails Being Superior to Other Forms of Communication across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents about e-mails being superior to other forms of communication across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.
Hypothesis 4(d)

**Null Hypothesis**: There is no difference of opinion about e-mails being superior to other forms of communication across groups with different occupation.

The value of \( p \) was found to be 0.170 > .05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails being superior to other forms of communication across groups with different occupation.

4.1.5.5 Opinion about E-Mails Being Superior to Other Forms of Communication across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents about e-mails being superior to other forms of communication across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 4(e)

**Null Hypothesis**: There is no difference of opinion about e-mails being superior to other forms of communication across groups with different income level.

The value of \( p \) was found to be 0.161 > .05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails being superior to other forms of communication across groups with different income level.

4.1.5.6 Opinion about E-Mails Being Superior to Other Forms of Communication across Groups from Different Types of Bank

In order to find whether there is any difference in opinion of respondents about e-mails being superior to other forms of communication across groups from different types of bank, following hypothesis was formulated and Kruskal Wallis H test was used.
Hypothesis 4(f)

Null Hypothesis: There is no difference of opinion about e-mails being superior to other forms of communication across groups from different types of bank.

The value of p was found to be 0.110 > .05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails being superior to other forms of communication across groups from different types of bank.

The result of the hypotheses 4(a) to 4(f) has been summarized in table 4.4

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Chi-Square</th>
<th>df</th>
<th>Asymp. Sig.</th>
<th>Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>0.023</td>
<td>1</td>
<td>.880</td>
<td>No Difference</td>
</tr>
<tr>
<td>Age</td>
<td>1.25</td>
<td>3</td>
<td>.741</td>
<td>No Difference</td>
</tr>
<tr>
<td>Educational Qualification</td>
<td>4.78</td>
<td>3</td>
<td>.188</td>
<td>No Difference</td>
</tr>
<tr>
<td>Occupation</td>
<td>6.41</td>
<td>4</td>
<td>.170</td>
<td>No Difference</td>
</tr>
<tr>
<td>Income Level</td>
<td>5.15</td>
<td>3</td>
<td>.161</td>
<td>No Difference</td>
</tr>
<tr>
<td>Account in Bank</td>
<td>4.41</td>
<td>2</td>
<td>.110</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

Table 4.4: Opinion about E-Mails Being Superior to Other Forms of Communication across Demographic Variables and Types of Banks

4.1.6 Opinion about E-Mails Being Faster In Terms Of Speed and Content

In order to find whether there exists any difference in the opinion of respondents about e-mails being faster in terms of speed and content, following set of hypotheses 5(a) to 5(e) were tested across various
demographic variables. Further, hypothesis 5(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.6.1 Opinion about E-Mails Being Faster In Terms Of Speed and Content across Two Gender Groups

In order to find whether there is any difference in opinion of respondents about e-mails being faster in terms of speed and content across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 5(a)
**Null Hypothesis**: There is no difference of opinion about e-mails being faster in terms of speed and content across two gender groups.

The value of \( p \) was found to be 0.636>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails being faster in terms of speed and content across two gender groups.

4.1.6.2 Opinion about E-Mails Being Faster In Terms Of Speed and Content across Various Age Groups

In order to find whether there is any difference in opinion of respondents about e-mails being faster in terms of speed and content across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 5(b)
**Null Hypothesis**: There is no difference of opinion about e-mails being faster in terms of speed and content across various age groups.

The value of \( p \) was found to be 0.129>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails being faster in terms of speed and content across various age groups.
4.1.6.3 Opinion about E-Mails Being Faster In Terms Of Speed and Content across Groups with Different Educational Qualification

In order to find whether there is any difference in opinion of respondents about e-mails being faster in terms of speed and content across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 5(c)**

**Null Hypothesis**: There is no difference of opinion about e-mails being faster in terms of speed and content across groups with different educational qualification.

The value of p was found to be 0.481>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails being faster in terms of speed and content across groups with different educational qualification.

4.1.6.4 Opinion about E-Mails Being Faster In Terms Of Speed and Content across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents about e-mails being faster in terms of speed and content across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 5(d)**

**Null Hypothesis**: There is no difference of opinion about e-mails being faster in terms of speed and content across groups with different occupation.

The value of p was found to be 0.980>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails being faster in terms of speed and content across groups with different occupation.

4.1.6.5 Opinion about E-Mails Being Faster In Terms Of Speed and Content across Groups with Different Income Level
In order to find whether there is any difference in opinion of respondents about e-mails being faster in terms of speed and content across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 5(e)**

**Null Hypothesis**: There is no difference of opinion about e-mails being faster in terms of speed and content across groups with different income level.

The value of p was found to be 0.183>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails being faster in terms of speed and content across groups with different income level.

**4.1.6.6 Opinion about E-Mails Being Faster In Terms Of Speed and Content across Groups from Different Types of Bank**

In order to find whether there is any difference in opinion of respondents about e-mails being faster in terms of speed and content across groups from different types of bank, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 5(f)**

**Null Hypothesis**: There is no difference of opinion about e-mails being faster in terms of speed and content across groups from different types of bank.

The value of p was found to be 0.480>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails being faster in terms of speed and content across groups from different types of bank.

The result of the hypotheses 5(a) to 5(f) has been summarized in table 4.5

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Chi-Square</th>
<th>df</th>
<th>Asymp. Sig.</th>
<th>Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>.224</td>
<td>1</td>
<td>.636</td>
<td>No Difference</td>
</tr>
</tbody>
</table>
### Table 4.5: Opinion about E-Mails Being Faster In Terms Of Speed and Content across Demographic Variables and Types of Banks

<table>
<thead>
<tr>
<th>Demographic Variable</th>
<th>df</th>
<th>Mean</th>
<th>Std. Dev.</th>
<th>p Value</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>5.67</td>
<td>3</td>
<td>.129</td>
<td>No Difference</td>
<td></td>
</tr>
<tr>
<td>Educational Qualification</td>
<td>2.46</td>
<td>3</td>
<td>.481</td>
<td>No Difference</td>
<td></td>
</tr>
<tr>
<td>Occupation</td>
<td>.435</td>
<td>4</td>
<td>.980</td>
<td>No Difference</td>
<td></td>
</tr>
<tr>
<td>Income Level</td>
<td>4.85</td>
<td>3</td>
<td>.183</td>
<td>No Difference</td>
<td></td>
</tr>
<tr>
<td>Account in Bank</td>
<td>1.46</td>
<td>2</td>
<td>.480</td>
<td>No Difference</td>
<td></td>
</tr>
</tbody>
</table>

4.1.7 Opinion about Ease to Access E-Mails

In order to find whether there exists any difference in the opinion of respondents about ease to access e-mail, following set of hypotheses 6(a) to 6(e) were tested across various demographic variables. Further, hypothesis 6(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.7.1 Opinion about Ease to Access E-Mails across Two Gender Groups

In order to find whether there is any difference in opinion of respondents about ease to access e-mails across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 6(a)**

**Null Hypothesis**: There is no difference of opinion about ease to access e-mails across two gender groups.

The value of $p$ was found to be $0.335 > 0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about ease to access e-mails across two gender groups.

4.1.7.2 Opinion about Ease to Access E-Mails across Various Age Groups
In order to find whether there is any difference in opinion of respondents about ease to access e-mails across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 6(b)**

*Null Hypothesis*: There is no difference of opinion about ease to access e-mails across various age groups.

The value of $p$ was found to be $0.074 > .05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about ease to access e-mails across various age groups.

**4.1.7.3 Opinion about Ease to Access E-Mails across Groups with Different Educational Qualification**

In order to find whether there is any difference in opinion of respondents about ease to access e-mails across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 6(c)**

*Null Hypothesis*: There is no difference of opinion about ease to access e-mails across groups with different educational qualification.

The value of $p$ was found to be $0.657 > .05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about ease to access e-mails across groups with different educational qualification.

**4.1.7.4 Opinion about Ease to Access E-Mails across Groups with Different Occupation**

In order to find whether there is any difference in opinion of respondents about ease to access e-mails across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.
Hypothesis 6(d)

**Null Hypothesis**: There is no difference of opinion about ease to access e-mails across groups with different occupation.

The value of p was found to be 0.616 > .05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about ease to access e-mails across groups with different occupation.

4.1.7.5 Opinion about Ease to Access E-Mails across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents about ease to access e-mails across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 6(e)**

**Null Hypothesis**: There is no difference of opinion about ease to access e-mails across groups with different income level.

The value of p was found to be 0.553 > .05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about ease to access e-mails across groups with different income level.

4.1.7.6 Opinion about Ease to Access E-Mails across Groups from Different Types of Bank

In order to find whether there is any difference in opinion of respondents about ease to access e-mails across groups from different types of bank, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 6(f)**

**Null Hypothesis**: There is no difference of opinion about ease to access e-mails across groups from different types of bank.

The value of p was found to be 0.773 > .05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of
respondents about ease to access e-mails across groups from different types of bank.

The result of the hypotheses 6(a) to 6(f) has been summarized in table 4.6

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Chi-Square</th>
<th>Df</th>
<th>Asymp. Sig.</th>
<th>Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>.928</td>
<td>1</td>
<td>.335</td>
<td>No Difference</td>
</tr>
<tr>
<td>Age</td>
<td>6.94</td>
<td>3</td>
<td>.074</td>
<td>No Difference</td>
</tr>
<tr>
<td>Educational Qualification</td>
<td>1.61</td>
<td>3</td>
<td>.657</td>
<td>No Difference</td>
</tr>
<tr>
<td>Occupation</td>
<td>2.66</td>
<td>4</td>
<td>.616</td>
<td>No Difference</td>
</tr>
<tr>
<td>Income Level</td>
<td>2.094</td>
<td>3</td>
<td>.553</td>
<td>No Difference</td>
</tr>
<tr>
<td>Account in Bank</td>
<td>.515</td>
<td>2</td>
<td>.773</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

Table 4.6: Opinion about Ease to Access E-Mails across Demographic Variables and Types of Banks

4.1.8 General Awareness of Permission Marketing

Response for general awareness of Permission Marketing among consumers can be seen in figure 4.7. It was found that 146 consumers (73%) were aware of Permission Marketing out of 200 consumers who were surveyed for study.
4.1.8.1 Sources of Awareness of Permission Marketing

Figure 4.3 reveals the sources of awareness of Permission Marketing. Out of 146 consumers, 60 consumers got awareness from the media, followed by 44 consumers who got awareness from the marketers, 28 consumers responded that book(s) were the source of awareness of Permission Marketing.

![Graph showing sources of awareness of Permission Marketing]

**Fig 4.3: Sources of Awareness of Permission Marketing**

4.1.8.2 Reasons for Unawareness of Permission Marketing

It was found that 27% (54 out of 200) of consumers were unaware of Permission Marketing. Figure 4.4 shows the sources of unawareness of Permission Marketing. Out of 54 consumers, 21 consumers were in the opinion that awareness of Permission Marketing is not an important concept for them. No effort by media was responded by 15 consumers. 12 consumers were of the opinion that they had put no effort from their site in getting awareness of Permission Marketing.

![Graph showing reasons for unawareness of Permission Marketing]

**Fig 4.4: Reasons for Unawareness of Permission Marketing**
4.1.8.3 Test of Independence to Find Relationship between Awareness of Permission Marketing and Profile of the Respondent

In order to find whether there exists any relation between awareness of Permission Marketing and profile of the respondent, following set of hypotheses 7(a) to 7(e) were tested across various demographic variables. Further, hypothesis 7(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.8.3.1 Test of Independence to Find Relationship between Awareness of Permission Marketing and Gender of Consumers

In order to find relationship between awareness of Permission Marketing and gender of consumers, following hypothesis was formulated. In order to find the relationship, Chi Square Test was used.

**Hypothesis 7(a)**

**Null Hypothesis:** Awareness of Permission Marketing is independent of Gender.

The researcher wanted to know whether there is any association between awareness of Permission Marketing and gender of the respondents. It was found that 73% (146 out of 200) of the consumers having awareness of Permission Marketing, 53% (106 out of 200) were males and 20% (40 out of 200) were females.

The value of p was found to be 0.006<.05 (5% level of significance), therefore null hypothesis is rejected. Hence, awareness of Permission Marketing is dependent on gender.

4.1.8.3.2 Test of Independence to Find Relationship between Awareness of Permission Marketing and Age Group of Consumers

In order to find relationship between awareness of Permission Marketing and age group of consumers, following hypothesis was formulated. In order to find the relationship, Chi Square Test was used.
Hypothesis 7(b)

**Null Hypothesis**: Awareness of Permission Marketing is independent of Age Group.

The researcher wanted to know whether there is any association between awareness of Permission Marketing and age of the respondents. Out of 146 consumers who were aware of this concept, 49.3% (72 consumers) were of the age group 18-25. 36.9% (54 consumers) were in the age group of 26-40. 12.3% (18 consumers) were between the ages of 40 years and 60 years and only 1.3% (2 consumers) was above the age of 60 years.

The value of p was found to be 0.762 > 0.05 (5% level of significance), therefore null hypothesis is accepted. Hence, awareness of Permission Marketing is independent of age group.

4.18.3.3 Test of Independence to Find Relationship between Awareness of Permission Marketing and Education Qualification

In order to find relationship between awareness of Permission Marketing and education qualification of consumers, following hypothesis was formulated. In order to find the relationship, Chi Square Test was used.

Hypothesis 7(c)

**Null Hypothesis**: Awareness of Permission Marketing is independent of Educational Qualification.

The researcher wanted to know whether there is any association between awareness of Permission Marketing and educational qualification of the respondents. It was found that only 2.5% (5 out of 200) undergraduate, 20.5% (41 out of 200) graduates, 37.5% (75 out of 200) postgraduates and 12.5% (25 out of 200) highly qualified consumers had knowledge of Permission Marketing.

The value of p was found to be 0.027 < 0.05 (5% level of significance), therefore null hypothesis is rejected. Hence awareness of Permission Marketing is dependent on educational qualification of consumer.
4.1.8.3.4 Test of Independence to Find Relationship between Awareness of Permission Marketing and Occupation

In order to find relationship between awareness of Permission Marketing and occupation of consumers, following hypothesis was formulated. In order to find the relationship, Chi Square Test was used.

**Hypothesis 7(d)**

*Null Hypothesis:* Awareness of Permission Marketing is independent of Occupation.

The researcher wanted to know whether there is any association between awareness of Permission Marketing and occupation of the respondents. It was found that out of 73% (146 out of 200) of the consumers having information about Permission Marketing, 4.5% (9 out of 200) were businessmen, 26.5% (53 out of 200) were salaried, 15% (30 out of 200) were self-employed, 4.5% (9 out of 200) were housewives and 22.5% (45 out of 200) were students.

The value of p was found to be 0.353 > 0.05 (5% level of significance), therefore null hypothesis is accepted. Hence, awareness of Permission Marketing is independent of occupation.

4.1.8.3.5 Test of Independence to Find Relationship between Awareness of Permission Marketing and Income Level

In order to find relationship between awareness of Permission Marketing and income level of consumers, following hypothesis was formulated. In order to find the relationship, Chi Square Test was used.

**Hypothesis 7(e)**

*Null Hypothesis:* Awareness of Permission Marketing is independent of Income Level.

The researcher wanted to know whether there is any association between awareness of Permission Marketing and income level of the respondents. It was found that out of 73% (146 out of 200) consumers having information about Permission Marketing, 28.5% (57 out of 200) had income up to Rs.20,
0.00; 21.5% (43 out of 200) had income ranging from Rs.20, 001 to 40,000; 16% (32 out of 200) had income ranging from Rs.40, 001 to 60,000. The value of p was found to be 0.729>.05 (5% level of significance), therefore null hypothesis is accepted. Hence, awareness of Permission Marketing is independent of income level.

4.1.8.3.6 Test of Independence to Find Relationship between Awareness of Permission Marketing and Different Types of Banks

In order to find relationship between awareness of Permission Marketing and different types of banks, following hypothesis was formulated. In order to find the relationship, Chi Square Test was used.

**Hypothesis 7(f)**

**Null Hypothesis**: Awareness of Permission Marketing is independent of different types of banks.

The researcher wanted to know whether there is any association between awareness of Permission Marketing and different types of banks. It was found that out of 73% (146 out of 200) consumers having information about Permission Marketing. It was found that almost 72% respondents of public and private bank each were aware of Permission Marketing, whereas 90% respondents of foreign bank were aware of Permission Marketing.

The value of p was found to be 0.190>.05 (5% level of significance), therefore null hypothesis is accepted. Hence, awareness of Permission Marketing is independent of types of banks.

The result of the hypotheses 7(a) 7(f) has been summarized in table 4.7

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>p Value</th>
<th>Degree of Freedom</th>
<th>Relationship</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>.006</td>
<td>1</td>
<td>Dependent</td>
</tr>
<tr>
<td>Age</td>
<td>.762</td>
<td>3</td>
<td>Independent</td>
</tr>
<tr>
<td>Educational Qualification</td>
<td>.027</td>
<td>3</td>
<td>Dependent</td>
</tr>
<tr>
<td>Occupation</td>
<td>.353</td>
<td>4</td>
<td>Independent</td>
</tr>
</tbody>
</table>
### Table 4.7: Test of Independence to Find Relationship between Awareness of Permission Marketing and Profile of the Respondent

<table>
<thead>
<tr>
<th></th>
<th>Income Level</th>
<th>Types of banks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>.729</td>
<td>.190</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Independent</td>
<td>Independent</td>
</tr>
</tbody>
</table>

**4.1.9 Opinion of Respondents about Giving Permission to Marketer for Sending Permission Based E-Mails**

In order to study the opinion of respondents with reference to giving permission to marketer for sending permission based e-mails, various statements were put forward to respondents; figure 4.5(a) to 4.5(f) describes the opinion of respondents.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Pie chart</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>I Have More Updated Information Of My Choice</strong></td>
<td><img src="chart" alt="Figure 4.5 (a) : Frequency of opinion about updated information of my choice (n=200)" /></td>
</tr>
<tr>
<td><strong>I Can Avail Offers/Discounts</strong></td>
<td><img src="chart" alt="Figure 4.5 (b) : Frequency of opinion about availing offers/discounts (n=200)" /></td>
</tr>
</tbody>
</table>

**Mean = 4.01**

**Mean = 3.83**
It Can Be Good Way Of Getting Reward/Benefit

**Figure 4.5 (c) : Frequency of opinion about good way of getting reward/benefit (n=200)**

| Mean | 3.81 |

I Lose My Privacy

**Figure 4.5 (d) : Frequency of opinion about loosing privacy (n=200)**

| Mean | 2.77 |

It Makes My Inbox Flooded With Too Many Mails

**Figure 4.5 (e) : Frequency of opinion about inbox get flooded with too many mails (n=200)**

| Mean | 2.27 |

Permission Based E-Mails Are Not Of Any Advantage/Use/Benefit

**Figure 4.5 (f) : Frequency of opinion about e-mails are not of any advantage/use/benefit (n=200)**

<p>| Mean | 3.01 |</p>
<table>
<thead>
<tr>
<th>Topic</th>
<th>Frequency of Opinion</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Less Trust Prevails In Using Permission Based E-mails</strong></td>
<td><img src="chart1.png" alt="Pie Chart" /></td>
<td>2.74</td>
</tr>
<tr>
<td><strong>I Generally Click On Each Permission Based E-Mail</strong></td>
<td><img src="chart2.png" alt="Pie Chart" /></td>
<td>3.29</td>
</tr>
<tr>
<td><strong>Permission Based E-Mails Have Better Click Than Spam</strong></td>
<td><img src="chart3.png" alt="Pie Chart" /></td>
<td>3.55</td>
</tr>
<tr>
<td><strong>Whatever Marketing Mails I Get , I Use The Information Given In Decision Making</strong></td>
<td><img src="chart4.png" alt="Pie Chart" /></td>
<td>3.69</td>
</tr>
</tbody>
</table>
I Think
Permission
Based E-Mails
Give Me Choice
To Select
Marketer Of My
Choice

Figure 4.5 (k): Frequency of opinion about choice in marketer of choice (n=200)

<table>
<thead>
<tr>
<th>Opinion</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disagree</td>
<td>10</td>
<td>5%</td>
</tr>
<tr>
<td>Neutral</td>
<td>36</td>
<td>18%</td>
</tr>
<tr>
<td>Agree</td>
<td>106</td>
<td>53%</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>48</td>
<td>24%</td>
</tr>
</tbody>
</table>

Mean = 3.84

Figure 4.5(a) reveals the opinion of respondents that permission based e-mails provides more updated information of choice. It can be observed that the 57% of the respondent had shown positive opinion towards the statement “I have more updated information of choice”. Further, 24% respondents had shown there strong disagreement with this statement. Thus, liking towards e-mail, was found to be substantial. The mean score of 4.01 further confirms the response of the surveyed customers.

Figure 4.5(b) shows the opinion of respondents for the statement “permission based e-mails helps in availing offers/discounts”. Majority of the consumers (56%) had shown there agreement in favors of the statement. The mean score of 3.83 indicates that respondents were in agreement for availing offers/discounts using permission based e-mails.

Figure 4.5(c) shows the opinion of respondents about getting reward/benefit in giving permission to marketer for sending e-mails. It was found that 54% of the consumers had shown conformity to the statement asked. It was observed that 53 consumers (27%) were neutral in their opinion. Almost 19% of the respondents were in disagreement as far as getting reward/benefit from pre permission e-mail is concerned. Respondents were in agreement with the statement as mean score was found to be 3.81.

Figure 4.5(d) shows the opinion of consumers about losing their privacy by giving permission to marketer. It was found that 41 % respondents (83 out of
200) were neutral in their opinion, followed by 35 % consumers (70 out of 200) who had shown agreement. Remaining 24% (47 out of 200) had shown their disagreement. The mean score of 2.77 depicts that respondents were almost neutral about the statement- “I lose my privacy”. Figure 4.5(e) reveals the opinion about the statement- “permission based e-mails makes inbox flooded with too many mails”. It was found that 121(60%) respondents were in agreement with this statement. It was found that 60(30%) consumers were not able to disclose there agreement or disagreement and hence were of neutral opinion. The mean score of 2.27 indicates that respondents were in agreement with the statement. As per figure 4.5(f), 59(29%) respondents had shown their positive opinion about the statement “permission based e-mails are not of any advantage/benefit”. Surprisingly 75(37%) respondents were neutral in their opinion about this statement. The mean score of 3.01 further supports the finding that respondents were neutral in their opinion. Figure 4.5(g) reveals the opinion of respondents for the statement “less trust prevails in using permission based e-mails”. It can be observed that 37% of the respondents had shown positive opinion for this statement and 16% respondent had shown disagreement. The mean score of 2.74 confirms that respondents were neutral as far as the statement of less trust prevails in using permission based e-mails is concerned. Figure 4.5(h) shows the opinion of respondents for the statement- “I generally click on each permission based e-mail”. Majority of the respondents (52%) had shown there agreement in favor of the statement. The mean score of 3.29 confirms that respondents were in agreement with the statement. Figure 4.5(i) unfolds the opinion of respondents about the statement “permission based e-mails have better click than spam”. It was observed that 86 consumers (42%) were neutral in their opinion. the mean score was found to be 3.55.
Figure 4.5(j) shows the opinion of consumers about the statement “whatever marketing e-mails I get, I use the information given, in the decision making”. It was found that 26% respondents (52 out of 200) were in neutral in their opinion, followed by 64% consumers (128 out of 200) who had shown their agreement. Remaining 10% (20 out of 200) disagreed. The mean score of 3.69 indicates that respondents were in agreement with the statement.

Figure 4.5(k) gives the opinion about the statement-“I think permission based e-mails give me choice to select marketer of my choice”. It was found that 142(71%) respondents were in agreement. It was found that 48(24%) consumers were not able to disclose there agreement or disagreement and hence were of neutral opinion. The mean score of 3.84 supports the fact that respondents were in agreement with the statement asked.

4.1.10 Opinion about Updated Information of Choice

E-mails are frequently used for communication. Marketers also use e-mails for providing various types of information to their existing as well as potential customers. However, all communication by marketers may not match the choice level of consumers. Therefore, in order to find whether there exists any difference in opinion of respondents about receiving updated information of their choice, following set of hypotheses 8(a) to 8(e) were tested across various demographic variables. Further, hypothesis 8(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.10.1 Opinion about Updated Information of Choice across Two Gender Groups

In order to find whether there is any difference in opinion of respondents for updated information of choice across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 8(a)

Null Hypothesis: There is no difference in opinion of respondents for updated information of choice among two groups of gender.
The value of $p$ was found to be $0.531 > .05$ (5\% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents for updated information of choice among various groups of gender.

4.1.10.2 Opinion about Updated Information of Choice across Various Age Groups

In order to find whether there is any difference in opinion of respondents for updated information of choice across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 8(b)**

*Null Hypothesis:* There is no difference in opinion of respondents for updated information of choice among various age groups.

The value of $p$ was found to be $0.255 > .05$ (5\% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents for updated information of choice among various age groups.

4.1.10.3 Opinion about Updated Information of Choice across Groups with Different Educational Qualification

In order to find whether there is any difference in opinion of respondents for updated information of choice across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 8(c)**

*Null Hypothesis:* There is no difference in opinion of respondents for updated information of choice across groups with different educational qualification.

The value of $p$ was found to be $0.024 < .05$ (5\% level of significance), therefore null hypothesis is rejected, hence there is difference in opinion of respondents for updated information of choice across groups with different educational qualification.
4.1.10.4 Opinion about Updated Information of Choice across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents for updated information of choice across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 8(d)

**Null Hypothesis**: There is no difference in opinion of respondents for updated information of choice across groups with different occupation.

The value of p was found to be 0.230>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents for updated information of choice across groups with different occupation.

4.1.10.5 Opinion about Updated Information of Choice across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents for updated information of choice across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 8(e)

**Null Hypothesis**: There is no difference in opinion of respondents for updated information of choice across groups with different income level.

The value of p was found to be 0.342>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents for updated information of choice across groups with different income level.

4.1.10.6 Opinion about Updated Information of Choice across Respondent Groups of Different Banks

In order to find whether there is any difference in opinion of respondents for updated information of choice across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis H test was used.
Hypothesis 8(f)

**Null Hypothesis:** There is no difference in opinion of respondents for updated information of choice respondent groups of different banks.

The value of p was found to be 0.524>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents for updated information of choice across respondent groups of different banks.

The result of the hypotheses 8(a) to 8(f) has been summarized in table 4.8

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<thead>
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<th>Parameter under study</th>
<th>Chi-Square</th>
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<th>Asymp. Sig.</th>
<th>Opinion</th>
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<td>.255</td>
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<tr>
<td>Educational Qualification</td>
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<td>.024</td>
<td>Significant Difference</td>
</tr>
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<td>Occupation</td>
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<td>.230</td>
<td>No Difference</td>
</tr>
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<td>Income Level</td>
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<td>.342</td>
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<td>Account in Bank</td>
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<td>2</td>
<td>.524</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

Table 4.8: Opinion about Updated Information of Choice across Demographic Variables and Types of Banks

4.1.11 Opinion about Availing Offers/Discounts through E-Mails

Consumers while giving permission to a marketer for sending e-mails expect “something” in return. This “something” desired by consumers include offers and discounts; they can avail from time to time. In order to find whether there exists any difference in the opinion of respondents about availing offers/discounts through e-mails, following set of hypotheses 9(a) to 9(e) were tested across various demographic variables. Further, hypothesis 9(f) was
tested across the respondents of different types of banks viz. public, private and foreign.

4.1.11.1 Opinion about Availing Offers/Discounts through E-Mails across Two Gender Groups

In order to find whether there is any difference in opinion of respondents for availing offers/discounts through e-mails across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 9(a)**

**Null Hypothesis**: There is no difference in opinion of respondents for availing offers/discounts through e-mails across two gender groups.

The value of p was found to be 0.407>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents for availing offers/discounts through e-mails across two gender groups.

4.1.11.2 Opinion about Availing Offers/Discounts through E-Mails across Various Age Groups

In order to find whether there is any difference in opinion of respondents for availing offers/discounts through e-mails across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 9(b)**

**Null Hypothesis**: There is no difference in opinion of respondents for availing offers/discounts through e-mails across various age groups.

The value of p was found to be 0.746>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents for availing offers/discounts through e-mails among various age groups.

4.1.11.3 Opinion about Availing Offers/Discounts through E-Mails across Groups with Different Educational Qualification
In order to find whether there is any difference in opinion of respondents for availing offers/discounts through e-mails across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 9(c)**

*Null Hypothesis*: There is no difference in opinion of respondents for availing offers/discounts through e-mails across groups with different educational qualification.

The value of $p$ was found to be $0.459>.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents for availing offers/discounts through e-mails across groups with different educational qualification.

**4.1.11.4 Opinion about Availing Offers/Discounts through E-Mails across Groups with Different Occupation**

In order to find whether there is any difference in opinion of respondents for availing offers/discounts through e-mails across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 9(d)**

*Null Hypothesis*: There is no difference in opinion of respondents for availing offers/discounts through e-mails across groups with different occupation.

The value of $p$ was found to be $0.321>.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents for availing offers/discounts through e-mails across groups with different occupation.

**4.1.11.5 Opinion about Availing Offers/Discounts through E-Mails across Groups with Different Income Level**

In order to find whether there is any difference in opinion of respondents for availing offers/discounts through e-mails across groups with different income
level, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 9(e)**

**Null Hypothesis**: There is no difference in opinion of respondents availing offers/discounts through e-mails across groups with different income level. The value of p was found to be 0.407>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents for availing offers/discounts through e-mails across groups with different income level.

**4.1.11.6 Opinion about Availing Offers/Discounts through E-Mails across Respondent Groups of Different Banks**

In order to find whether there is any difference in opinion of respondents for availing offers/discounts through e-mails across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 9(f)**

**Null Hypothesis**: There is no difference in opinion of respondents for availing offers/discounts through e-mails across respondent groups of different banks. The value of p was found to be 0.585>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents for availing offers/discounts through e-mails across respondent groups of different banks.

The result of the hypotheses 9(a) to 9(f) has been summarized in table 4.9.

<table>
<thead>
<tr>
<th>Parameter under study</th>
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<th>Opinion</th>
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<tr>
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<td>------</td>
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<td>4</td>
<td>.321</td>
<td>No Difference</td>
</tr>
<tr>
<td>Income Level</td>
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<td>.407</td>
<td>No Difference</td>
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<td>Account in Bank</td>
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<td>2</td>
<td>.585</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

Table 4.9: Opinion about Availing Offers/Discounts through E-Mails across Demographic Variables and Types of Banks

4.1.12 Opinion about Getting Reward/Benefit

Since, in Permission Marketing concept, consumers also expect reward or benefit, this reward or benefit can be in the form of exclusive deals, special packages and so on. In order to find whether there exists any difference in the opinion of respondents about getting reward/benefit, following set of hypotheses 10(a) to 10(e) were tested across various demographic variables. Further, hypothesis 10(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.12.1 Opinion about Getting Reward/Benefit across Two Gender Groups

In order to find whether there is any difference in opinion of respondents about getting reward/benefit across various gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 10(a)**

**Null Hypothesis:** There is no difference in opinion of respondents about getting reward/benefit among two groups of gender.

The value of p was found to be 0.532>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about getting reward/benefit among two groups of gender.
4.1.12.2 Opinion about Getting Reward/Benefit across Various Age Groups

In order to find whether there is any difference in opinion of respondents about getting reward/benefit across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 10(b)**

*Null Hypothesis*: There is no difference in opinion of respondents about getting reward/benefit among various age groups.

The value of p was found to be 0.717>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about getting reward/benefit among various age groups.

4.1.12.3 Opinion about Getting Reward/Benefit across Groups with Different Educational Qualification

In order to find whether there is any difference in opinion of respondents about getting reward/benefit across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 10(c)**

*Null Hypothesis*: There is no difference in opinion of respondents about getting reward/benefit across groups with different educational qualification.

The value of p was found to be 0.596>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about getting reward/benefit across groups with different educational qualification.

4.1.12.4 Opinion about Getting Reward/Benefit across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents about getting reward/benefit across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.
Hypothesis 10(d)

**Null Hypothesis**: There is no difference in opinion of respondents about getting reward/benefit across groups with different occupation.

The value of $p$ was found to be $0.067>.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about getting reward/benefit across groups with different occupation.

**4.1.12.5 Opinion about Getting Reward/Benefit across Groups with Different Income Level**

In order to find whether there is any difference in opinion of respondents about getting reward/benefit across groups with different income level, following hypothesis was formulated and Kruskal Wallis $H$ test was used.

Hypothesis 10(e)

**Null Hypothesis**: There is no difference in opinion of respondents about getting reward/benefit across groups with different income level.

The value of $p$ was found to be $0.515>.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about getting reward/benefit across groups with different income level.

**4.1.12.6 Opinion about Getting Reward/Benefit across Respondent Groups of Different Banks**

In order to find whether there is any difference in opinion of respondents about getting reward/benefit across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis $H$ test was used.

Hypothesis 10(f)

**Null Hypothesis**: There is no difference in opinion of respondents about getting reward/benefit across respondent groups of different banks.

The value of $p$ was found to be $0.080>.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of
respondents about getting reward/benefit across respondent groups of different banks. The result of the hypotheses 10(a) to 10(f) has been summarized in table 4.10.

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Chi-Square</th>
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<th>Opinion</th>
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<td>.532</td>
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<td>No Difference</td>
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<td>.596</td>
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<td>.515</td>
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<td>.080</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

Table 4.10: Opinion about Getting Reward/Benefit across Demographic Variables and Types of Banks

4.1.13 Opinion about Loosing Privacy

By giving permission to marketer, consumer provides access to various personal details. In the process, they may loose their privacy and can be interrupted, which can annoy customers. In order to find whether there exists any difference in the opinion of respondents about loosing privacy, following set of hypotheses 11(a) to 11(e) were tested across various demographic variables. Further, hypothesis 11(f) was tested across the respondents of different types of banks viz. public, private and foreign.
4.1.13.1 Opinion about Loosing Privacy across Two Gender Groups

In order to find whether there is any difference in opinion of respondents about loosing privacy across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 11(a)**

*Null Hypothesis:* There is no difference in opinion of respondents about loosing privacy among two groups of gender.

The value of p was found to be 0.518>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about loosing privacy among two groups of gender.

4.1.13.2 Opinion about Loosing Privacy across Various Age Groups

In order to find whether there is any difference in opinion of respondents about loosing privacy across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 11(b)**

*Null Hypothesis:* There is no difference in opinion of respondents about loosing privacy among various age groups.

The value of p was found to be 0.445>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about loosing privacy among various age groups.

4.1.13.3 Opinion about Loosing Privacy across Groups with Different Educational Qualification

In order to find whether there is any difference in opinion of respondents about loosing privacy across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 11(c)**

*Null Hypothesis:* There is no difference in opinion of respondents about loosing privacy across groups with different educational qualification.
The value of p was found to be 0.752>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about loosing privacy across groups with different educational qualification.

4.1.13.4 Opinion about Loosing Privacy across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents about loosing privacy across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 11(d)**

**Null Hypothesis:** There is no difference in opinion of respondents about loosing privacy across groups with different occupation.

The value of p was found to be 0.683>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about loosing privacy across groups with different occupation.

4.1.13.5 Opinion about Loosing Privacy across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents about loosing privacy across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 11(e)**

**Null Hypothesis:** There is no difference in opinion of respondents about loosing privacy across groups with different income level.

The value of p was found to be 0.457>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about loosing privacy across groups with different income level.

4.1.13.6 Opinion about Loosing Privacy across Respondent Groups of Different Banks
In order to find whether there is any difference in opinion of respondents about loosing privacy across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 11(f)**

**Null Hypothesis:** There is no difference in opinion of respondents about loosing privacy across respondent groups of different banks.

The value of p was found to be 0.038<.05 (5% level of significance), therefore null hypothesis is rejected, hence there is difference in opinion of respondents about loosing privacy across respondent groups of different banks.

The result of the hypotheses 11(a) to 11(f) has been summarized in table 4.11

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<td>Account in Bank</td>
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<td>2</td>
<td>.038</td>
<td>Significant Difference</td>
</tr>
</tbody>
</table>

Table 4.11: Opinion about Loosing Privacy across Demographic Variables and Types of Banks

4.1.14 Opinion about Flooding Of Inbox with Permission Based E-Mails

As sending e-mails is relatively a low cost process, therefore, marketers send e-mails in bulk. This leads to flooding of inbox from e-mails which are "permitted" but can be “too much”. In order to find whether there exists any
difference in the opinion of respondents about flooding of inbox with permission based e-mails, following set of hypotheses 12(a) to 12(e) were tested across various demographic variables. Further, hypothesis 12(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.14.1 Opinion about Flooding Of Inbox with Permission Based E-Mails across Two Gender Groups
In order to find whether there is any difference in opinion of respondents about flooding of inbox with permission based e-mails across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 12(a)**

**Null Hypothesis**: There is no difference in opinion of respondents about flooding of inbox with permission based e-mails among two groups of gender. The value of p was found to be 0.999>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about flooding of inbox with permission based e-mails among two groups of gender.

4.1.14.2 Opinion about Flooding Of Inbox with Permission Based E-Mails across Various Age Groups
In order to find whether there is any difference in opinion of respondents about flooding of inbox with permission based e-mails across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 12(b)**

**Null Hypothesis**: There is no difference in opinion of respondents about flooding of inbox with permission based e-mails among various age groups. The value of p was found to be 0.594>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of
respondents about flooding of inbox with permission based e-mails among various age groups.

4.1.14.3 Opinion about Flooding Of Inbox with Permission Based E-Mails across Groups with Different Educational Qualification

In order to find whether there is any difference in opinion of respondents about flooding of inbox with permission based e-mails across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 12(c)

Null Hypothesis: There is no difference in opinion of respondents about flooding of inbox with permission based e-mails across groups with different educational qualification.

The value of p was found to be 0.464>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about flooding of inbox with permission based e-mails across groups with different educational qualification.

4.1.14.4 Opinion about Flooding Of Inbox with Permission Based E-Mails across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents about flooding of inbox with permission based e-mails across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 12(d)

Null Hypothesis: There is no difference in opinion of respondents about flooding of inbox with permission based e-mails across groups with different occupation.

The value of p was found to be 0.837>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of
respondents about flooding of inbox with permission based e-mails across groups with different occupation.

4.1.14.5 Opinion about Flooding Of Inbox with Permission Based E-Mails across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents about flooding of inbox with permission based e-mails across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 12(e)

Null Hypothesis: There is no difference in opinion of respondents about flooding of inbox with permission based e-mails across groups with different income level.

The value of p was found to be 0.431>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about flooding of inbox with permission based e-mails across groups with different income level.

4.1.14.6 Opinion about Flooding Of Inbox with Permission Based E-Mails across Respondent Groups of Different Banks

In order to find whether there is any difference in opinion of respondents about flooding of inbox with permission based e-mails across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 12(f)

Null Hypothesis: There is no difference in opinion of respondents about flooding of inbox with permission based e-mails across respondent groups of different banks.

The value of p was found to be 0.057>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of
respondents about flooding of inbox with permission based e-mails across respondent groups of different banks.

The result of the hypotheses 12(a) to 12(f) has been summarized in table 4.12.

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<td>.057</td>
<td>No Difference</td>
</tr>
</tbody>
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Table 4.12: Opinion about Loosing Privacy across Demographic Variables and Types of Banks

**4.1.15 Opinion about Advantage of Permission Based E-Mails**

Permission based e-mails provides advantages to marketers as well as to consumers. Consumers perceive permission based e-mails advantageous as it can enable them to be in touch with new, exciting and exclusive happenings in the market. In order to find whether there exists any difference in the opinion of respondents about advantage of permission based e-mails, following set of hypotheses 13(a) to 13(e) were tested across various demographic variables. Further, hypothesis 13(f) was tested across the respondents of different types of banks viz. public, private and foreign.
4.1.15.1 Opinion about Advantage of Permission Based E-Mails across Two Gender Groups
In order to find whether there is any difference in opinion of respondents about advantage of permission based e-mails across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 13(a)**

*Null Hypothesis*: There is no difference in opinion of respondents about advantage of permission based e-mails among two groups of gender.

The value of p was found to be 0.015<.05 (5% level of significance), therefore null hypothesis is rejected, hence there is difference in opinion of respondents about advantage of permission based e-mails among two groups of gender.

4.1.15.2 Opinion about Advantage of Permission Based E-Mails across Various Age Groups
In order to find whether there is any difference in opinion of respondents about advantage of permission based e-mails across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 13(b)**

*Null Hypothesis*: There is no difference in opinion of respondents about advantage of permission based e-mails among age groups.

The value of p was found to be 0.186>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about advantage of permission based e-mails among various age groups.

4.1.15.3 Opinion about Advantage of Permission Based E-Mails across Groups with Different Educational Qualification
In order to find whether there is any difference in opinion of respondents about advantage of permission based e-mails across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.
Hypothesis 13(c)

**Null Hypothesis**: There is no difference in opinion of respondents about advantage of permission based e-mails across groups with different educational qualification.

The value of p was found to be 0.488>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about advantage of permission based e-mails across groups with different educational qualification.

4.1.15.4 Opinion about Advantage of Permission Based E-Mails across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents about advantage of permission based e-mails across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 13(d)

**Null Hypothesis**: There is no difference in opinion of respondents about advantage of permission based e-mails across groups with different occupation.

The value of p was found to be 0.063>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about advantage of permission based e-mails across groups with different occupation.

4.1.15.5 Opinion about Advantage of Permission Based E-Mails across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents about advantage of permission based e-mails across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.
Hypothesis 13(e)

Null Hypothesis: There is no difference in opinion of respondents about advantage of permission based e-mails across groups with different income level.

The value of p was found to be 0.140>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about advantage of permission based e-mails across groups with different income level.

4.1.15.6 Opinion about Advantage of Permission Based E-Mails across Respondent Groups of Different Banks

In order to find whether there is any difference in opinion of respondents about advantage of permission based e-mails across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 13(f)

Null Hypothesis: There is no difference in opinion of respondents about advantage of permission based e-mails across respondent groups of different banks.

The value of p was found to be 0.087>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about advantage of permission based e-mails across respondent groups of different banks.

The result of the hypotheses 13(a) to 13 (f) has been summarized in table 4.13

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Chi-Square</th>
<th>df</th>
<th>Asymp. Sig.</th>
<th>Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>5.93</td>
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<td>.015</td>
<td>Significant Difference</td>
</tr>
<tr>
<td>Age</td>
<td>4.80</td>
<td>3</td>
<td>1.86</td>
<td>No Difference</td>
</tr>
</tbody>
</table>
### 4.1.16 Opinion about Trust in Using Permission Based E-Mails

Marketers can use details given by consumers for purpose(s) other than permitted. It can result in breach of trust. In order to find whether there exists any difference in the opinion of respondents about trust in using permission based e-mails, following set of hypotheses (14a to 14e) were tested across various demographic variables. Further, hypothesis (14f) was tested across the respondents of different types of banks viz. public, private and foreign.

#### 4.1.16.1 Opinion about Trust in Using Permission Based E-Mails across Two Gender Groups

In order to find whether there is any difference in opinion of respondents about trust in using permission based e-mails across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 14(a)**

*Null Hypothesis*: There is no difference in opinion of respondents about trust in using permission based e-mails among two groups of gender.

The value of p was found to be 0.543>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about trust in using permission based e-mails among two groups of gender.

#### 4.1.16.2 Opinion about Trust in Using Permission Based E-Mails across Various Age Groups

---

<table>
<thead>
<tr>
<th>Educational Qualification</th>
<th>2.43</th>
<th>3</th>
<th>.488</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Occupation</td>
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<td>.063</td>
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</tr>
<tr>
<td>Income Level</td>
<td>5.47</td>
<td>3</td>
<td>.140</td>
<td>No Difference</td>
</tr>
<tr>
<td>Account in Bank</td>
<td>4.89</td>
<td>2</td>
<td>.087</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

*Table 4.13: Opinion about Advantages of Permission Based E-Mails across Demographic Variables and Types of Banks*
In order to find whether there is any difference in opinion of respondents about trust in using permission based e-mails across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.  

**Hypothesis 14(b)**  

**Null Hypothesis**: There is no difference in opinion of respondents about trust in using permission based e-mails among various age groups.  
The value of $p$ was found to be 0.912$>.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about trust in using permission based e-mails among age groups.

### 4.1.16.3 Opinion about Trust in Using Permission Based E-Mails across Groups with Different Educational Qualification  

In order to find whether there is any difference in opinion of respondents about trust in using permission based e-mails across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.  

**Hypothesis 14(c)**  

**Null Hypothesis**: There is no difference in opinion of respondents about trust in using permission based e-mails across groups with different educational qualification.  
The value of $p$ was found to be 0.491$>.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about trust in using permission based e-mails across groups with different educational qualification.

### 4.1.16.4 Opinion about Trust in Using Permission Based E-Mails across Groups with Different Occupation  

In order to find whether there is any difference in opinion of respondents about trust in using permission based e-mails across groups with different
occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 14(d)**

**Null Hypothesis**: There is no difference in opinion of respondents about trust in using permission based e-mails across groups with different occupation.

The value of p was found to be 0.064>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about trust in using permission based e-mails across groups with different occupation.

4.1.16.5 **Opinion about Trust in Using Permission Based E-Mails across Groups with Income Level**

In order to find whether there is any difference in opinion of respondents about trust in using permission based e-mails across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used

**Hypothesis 14(e)**

**Null Hypothesis**: There is no difference in opinion of respondents about trust in using permission based e-mails across groups with different income level.

The value of p was found to be 0.353>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about trust in using permission based e-mails across groups with different income level.

14.1.16.6 **Opinion about Trust in Using Permission Based E-Mails across Respondent Groups of Different Banks**

In order to find whether there is any difference in opinion of respondents about trust in using permission based e-mails across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis H test was used.
Hypothesis 14(f)

Null Hypothesis: There is no difference in opinion of respondents about trust in using permission based e-mails across respondent groups of different banks.

The value of p was found to be 0.334>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about trust in using permission based e-mails across respondent groups of different banks.

The result of the hypotheses 14a to 14f has been summarized in table 4.14.

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Chi-Square</th>
<th>df</th>
<th>Asymp. Sig.</th>
<th>Opinion</th>
</tr>
</thead>
<tbody>
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<td>1</td>
<td>.543</td>
<td>No Difference</td>
</tr>
<tr>
<td>Age</td>
<td>.530</td>
<td>3</td>
<td>.912</td>
<td>No Difference</td>
</tr>
<tr>
<td>Educational Qualification</td>
<td>2.41</td>
<td>3</td>
<td>.491</td>
<td>No Difference</td>
</tr>
<tr>
<td>Occupation</td>
<td>8.86</td>
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<td>.064</td>
<td>No Difference</td>
</tr>
<tr>
<td>Income Level</td>
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<td>3</td>
<td>.353</td>
<td>No Difference</td>
</tr>
<tr>
<td>Account in Bank</td>
<td>2.19</td>
<td>2</td>
<td>.334</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

Table 4.14: Opinion about Trust in Using Permission Based E-Mails across Demographic Variables and Types of Banks

4.1.17 Opinion about Clicking On Permission Based E-Mail

Consumers usually give permission to marketers and as a result receive various permitted e-mails. The pattern of clicking of permission based e-mails is important for study. In order to find whether there exists any difference in the opinion of respondents about clicking on permission based e-mail, following set of hypotheses 15(a) to 15(e) were tested across various
demographic variables. Further, hypothesis 15(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.17.1 Opinion about Clicking On Permission Based E-Mail across Two Gender Groups
In order to find whether there is any difference in opinion of respondents about clicking on permission based e-mail across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 15(a)**

**Null Hypothesis**: There is no difference in opinion of respondents about clicking on permission based e-mail among two groups of gender.

The value of p was found to be 0.838>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about clicking on permission based e-mail among two groups of gender.

4.1.17.2 Opinion about Clicking On Permission Based E-Mail across Various Age Groups
In order to find whether there is any difference in opinion of respondents about clicking on permission based e-mail across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 15(b)**

**Null Hypothesis**: There is no difference in opinion of respondents about clicking on permission based e-mail among various age groups.

The value of p was found to be 0.375>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about clicking on permission based e-mail among various age groups.

4.1.17.3 Opinion about Clicking On Permission Based E-Mail across Groups with Different Educational Qualification
In order to find whether there is any difference in opinion of respondents about clicking on permission based e-mail across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 15(c)**

**Null Hypothesis**: There is no difference in opinion of respondents about clicking on permission based e-mail across groups with different educational qualification.

The value of p was found to be 0.974>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about clicking on permission based e-mail across groups with different educational qualification.

**4.1.17.4 Opinion about Clicking On Permission Based E-Mail across Groups with Different Occupation**

In order to find whether there is any difference in opinion of respondents about clicking of permission based e-mail across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 15(d)**

**Null Hypothesis**: There is no difference in opinion of respondents about clicking on permission based e-mail across groups with different occupation.

The value of p was found to be 0.039<.05 (5% level of significance), therefore null hypothesis is rejected, hence there is difference in opinion of respondents about clicking on permission based e-mail across groups with different occupation.

**4.1.17.5 Opinion about Clicking On Permission Based E-Mail across Groups with Income Level**

In order to find whether there is any difference in opinion of respondents about clicking on permission based e-mail across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 15(e)**

**Null Hypothesis**: There is no difference in opinion of respondents about clicking on permission based e-mail across groups with different income level.

The value of p was found to be 0.357>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about clicking on permission based e-mail across groups with different income level.
income level, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 15(e)**

**Null Hypothesis**: There is no difference in opinion of respondents about clicking on permission based e-mail across groups with different income level. The value of p was found to be 0.320>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about clicking on permission based e-mail across groups with different income level.

**4.1.17.6 Opinion about Clicking On Permission Based E-Mail across Respondent Groups of Different Banks**

In order to find whether there is any difference in opinion of respondents about clicking on permission based e-mail across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis H test was used

**Hypothesis 15(f)**

**Null Hypothesis**: There is no difference in opinion of respondents about clicking on permission based e-mail across respondent groups of different banks.

The value of p was found to be 0.184>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about clicking on permission based e-mail across respondent groups of different banks.

The result of the hypotheses 15(a) to15 (f) has been summarized in table 4.15

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Chi-Square</th>
<th>df</th>
<th>Asymp. Sig.</th>
<th>Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>.042</td>
<td>1</td>
<td>.838</td>
<td>No Difference</td>
</tr>
</tbody>
</table>
Table 4.15: Opinion about Clicking on Permission Based E-Mail across Demographic Variables and Types of Banks

4.1.18 Opinion about Permission Based E-Mails Having Better Click than Spam

Spam e-mails are more prevalent nowadays. Marketers often indulge in sending unsolicited e-mails which are not permitted but may lead to occasional clicking. In order to find whether there exists any difference in the opinion of respondents about permission based e-mails having better click than spam, following set of hypotheses 16(a) to 16(e) were tested across various demographic variables. Further, hypothesis 16(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.18.1 Opinion about Permission Based E-Mails Having Better Click than Spam across Two Gender Groups

In order to find whether there is any difference in opinion of respondents about permission based e-mails having better click than spam across various gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 16(a)**

**Null Hypothesis**: There is no difference in opinion of respondents about permission based e-mails having better click than spam among two groups of gender.
The value of p was found to be 0.784>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about permission based e-mails having better click than spam among two groups of gender.

4.1.18.2 Opinion about Permission Based E-Mails Having Better Click than Spam across Various Age Groups
In order to find whether there is any difference in opinion of respondents about permission based e-mails having better click than spam across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 16(b)

Null Hypothesis: There is no difference in opinion of respondents about permission based e-mails having better click than spam among various age groups.

The value of p was found to be 0.029<.05 (5% level of significance), therefore null hypothesis is rejected, hence there is difference in opinion of respondents about permission based e-mails having better click than spam among various age groups.

4.1.18.3 Opinion about Permission Based E-Mails Having Better Click than Spam across Groups with Different Educational Qualification
In order to find whether there is any difference in opinion of respondents about permission based e-mails having better click than spam across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 16(c)

Null Hypothesis: There is no difference in opinion of respondents about permission based e-mails having better click than spam across groups with different educational qualification.
The value of p was found to be 0.438>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about permission based e-mails having better click than spam across groups with different educational qualification.

4.1.18.4 Opinion about Permission Based E-Mails Having Better Click than Spam across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents about permission based e-mails having better click than spam across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 16(d)**

**Null Hypothesis:** There is no difference in opinion of respondents about permission based e-mails having better click than spam across groups with different occupation.

The value of p was found to be 0.006<05 (5% level of significance), therefore null hypothesis is rejected, hence there is difference in opinion of respondents about permission based e-mails having better click than spam across groups with different occupation.

4.1.18.5 Opinion about Permission Based E-Mails Having Better Click than Spam across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents about permission based e-mails having better click than spam across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 16(e)**

**Null Hypothesis:** There is no difference in opinion of respondents about permission based e-mails having better click than spam across groups with different income level.
The value of p was found to be 0.001<05 (5% level of significance), therefore null hypothesis is rejected, hence there is difference in opinion of respondents about permission based e-mails having better click than spam across groups with different income level.

4.1.18.6 Opinion about Permission Based E-Mails Having Better Click than Spam across Respondent Groups of Different Banks

In order to find whether there is any difference in opinion of respondents about permission based e-mails having better click than spam across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 16(f)**

**Null Hypothesis**: There is no difference in opinion of respondents about permission based e-mails having better click than spam across respondent groups of different banks.

The value of p was found to be 0.475>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about permission based e-mails having better click than spam across respondent groups of different banks.

The result of the hypotheses 16(a) to 16(f) has been summarized in table 4.16

<table>
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<tr>
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<td>Significant Difference</td>
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<tr>
<td>------------------</td>
<td>-------</td>
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</tr>
<tr>
<td>Account in Bank</td>
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<td>2</td>
<td>.475</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

Table 4.16: Opinion about Permission Based E-Mails Having Better Click than Spam across Demographic Variables and Types of Banks

4.1.19 Opinion about Using the Information Given In E-Mails for Decision Making

Marketers send different contents in permitted e-mails. This information can be used by consumers for making different types of decision. These decisions range from planning a holiday or may be related to purchase decision of apparels etc. In order to find whether there exists any difference in the opinion of respondents about using the information given in e-mails for decision making, following set of hypotheses 17(a) to 17(e) were tested across various demographic variables. Further, hypothesis 17(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.19.1 Opinion about Using the Information Given In E-Mails for Decision Making across Two Gender Groups

In order to find whether there is any difference in opinion of respondents about using the information given in e-mails for decision making across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 17(a)

**Null Hypothesis:** There is no difference in opinion of respondents about using the information given in e-mails for decision making among two groups of gender.

The value of p was found to be 0.610>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about using the information given in e-mails for decision making among two groups of gender.
4.1.19.2 Opinion about Using the Information Given In E-Mails for Decision Making across Various Age Groups

In order to find whether there is any difference in opinion of respondents about using the information given in e-mails for decision making across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 17(b)**

**Null Hypothesis**: There is no difference in opinion of respondents about using the information given in e-mails for decision making among various age groups.

The value of p was found to be 0.900 > 0.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about using the information given in e-mails for decision making among various age groups.

4.1.19.3 Opinion about Using the Information Given In E-Mails for Decision Making Across Groups with Different Educational Qualification

In order to find whether there is any difference in opinion of respondents about using the information given in e-mails for decision making across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 17(c)**

**Null Hypothesis**: There is no difference in opinion of respondents about using the information given in e-mails for decision making across groups with different educational qualification.

The value of p was found to be 0.566 > 0.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about using the information given in e-mails for decision making across groups with different educational qualification.
4.1.19.4 Opinion about Using the Information Given In E-Mails for Decision Making Across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents about using the information given in e-mails for decision making across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 17(d)

**Null Hypothesis**: There is no difference in opinion of respondents about using the information given in e-mails for decision making across groups with different occupation.

The value of p was found to be 0.929>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about using the information given in e-mails for decision making across groups with different occupation.

4.1.19.5 Opinion about Using the Information Given In E-Mails for Decision Making across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents about using the information given in e-mails for decision making across groups with income level, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 17(e)

**Null Hypothesis**: There is no difference in opinion of respondents about using the information given in e-mails for decision making across groups with different income level.

The value of p was found to be 0.405>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about using the information given in e-mails for decision making across groups with different income level.
4.1.19.6 Opinion about Using the Information Given In E-Mails for Decision Making across Respondent Groups of Different Banks

In order to find whether there is any difference in opinion of respondents about using the information given in e-mails for decision making across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 17(f)**

**Null Hypothesis**: There is no difference in opinion of respondents about using the information given in e-mails for decision making across respondent groups of different banks.

The value of $p$ was found to be $0.473 > .05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about using the information given in e-mails for decision making across respondent groups of different banks.

The result of the hypotheses 17(a) to 17(f) has been summarized in table 4.17

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Chi-Square</th>
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<td>.900</td>
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<td>.566</td>
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</tr>
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<td>Occupation</td>
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<td>.929</td>
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</tr>
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<td>No Difference</td>
</tr>
<tr>
<td>Account in Bank</td>
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<td>2</td>
<td>.473</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

Table 4.17: Opinion about Using the Information Given In E-Mail for Decision Making Across Demographic Variables and Types of Banks
4.1.20 Opinion about E-Mails Providing Choice to Select Marketer

Consumers are choosy nowadays. They prefer customization and believe in exclusivity. In case of giving permission, choice of marketer can act as a major reason for allowing marketer for sending permitted e-mails. In order to find whether there exists any difference in the opinion of respondents about e-mails providing choice to select marketer, following set of hypotheses 18(a) to 18(e) were tested across various demographic variables. Further, hypothesis 18(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.20.1 Opinion about E-Mails Providing Choice to Select Marketer across Two Gender Groups

In order to find whether there is any difference in opinion of respondents about e-mails providing choice to select marketer across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 18(a)

*Null Hypothesis:* There is no difference in opinion of respondents about e-mails providing choice to select marketer among two groups of gender.

The value of p was found to be 0.902>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails providing choice to select marketer among two groups of gender.

4.1.20.2 Opinion about E-Mails Providing Choice to Select Marketer across Various Age Groups

In order to find whether there is any difference in opinion of respondents about e-mails providing choice to select marketer across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 18(b)

*Null Hypothesis:* There is no difference in opinion of respondents about e-mails providing choice to select marketer among various age groups.
The value of $p$ was found to be $0.094 > 0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails providing choice to select marketer among various age groups.

4.1.20.3 Opinion about E-Mails Providing Choice to Select Marketer across Groups with Different Educational Qualification

In order to find whether there is any difference in opinion of respondents about e-mails gives choice to select marketer across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 18(c)**

**Null Hypothesis**: There is no difference in opinion of respondents about e-mails providing choice to select marketer across groups with different educational qualification.

The value of $p$ was found to be $0.302 > 0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails providing choice to select marketer across groups with different educational qualification.

4.1.20.4 Opinion about E-Mails Providing Choice to Select Marketer across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents about e-mails providing choice to select marketer across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 18(d)**

**Null Hypothesis**: There is no difference in opinion of respondents about e-mails providing choice to select marketer across groups with different occupation.
The value of p was found to be 0.020<.05 (5% level of significance), therefore null hypothesis is rejected, hence there is difference in opinion of respondents about e-mails providing choice to select marketer across groups with different occupation.

4.1.20.5 Opinion about E-Mails Providing Choice to Select Marketer across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents about e-mails providing choice to select marketer across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 18(e)**

**Null Hypothesis**: There is no difference in opinion of respondents about e-mails providing choice to select marketer across groups with different income level.

The value of p was found to be 0.030<.05 (5% level of significance), therefore null hypothesis is rejected, hence there is difference in opinion of respondents about e-mails providing choice to select marketer across groups with different income level.

4.1.20.6 Opinion about E-Mails Providing Choice to Select Marketer across Respondent Groups of Different Banks

In order to find whether there is any difference in opinion of respondents about e-mails providing choice to select marketer across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 18(f)**

**Null Hypothesis**: There is no difference in opinion of respondents about e-mails providing choice to select marketer across respondent groups of different banks.
The value of p was found to be 0.816>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about e-mails providing choice to select marketer across respondent groups of different banks.

The result of the hypotheses 18(a) to 18(f) has been summarized in table 4.18

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Chi-Square</th>
<th>df</th>
<th>Asymp. Sig.</th>
<th>Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>.015</td>
<td>1</td>
<td>.902</td>
<td>No Difference</td>
</tr>
<tr>
<td>Age</td>
<td>6.39</td>
<td>3</td>
<td>.094</td>
<td>No Difference</td>
</tr>
<tr>
<td>Educational Qualification</td>
<td>3.65</td>
<td>3</td>
<td>.302</td>
<td>No Difference</td>
</tr>
<tr>
<td>Occupation</td>
<td>11.65</td>
<td>4</td>
<td>.020</td>
<td>Significant Difference</td>
</tr>
<tr>
<td>Income Level</td>
<td>8.93</td>
<td>3</td>
<td>.030</td>
<td>Significant Difference</td>
</tr>
<tr>
<td>Account in Bank</td>
<td>.406</td>
<td>2</td>
<td>.816</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

Table 4.18: Opinion about E-Mails Providing Choice to Select Marketer across Demographic Variables and Types of Banks

4.1.21 Factor Affecting Grant of Permission by Customer to Marketer

Factor analysis had been undertaken to derive factors that affect grant of permission by customer to marketer. The reliability of the scale was found to be .614. All items were well above 0.60, a commonly accepted threshold limit (De Vellis, 1991; Nunally and Bernstein, 1994; Spector 1992). All individual scale items were statistically significant at 5% level of significance. Hence all items were deemed to be reliable. To find out whether an item is a part of factor as suggested by nunally (1978), factor loading of atleast 0.3 was used as the cut-off point. For this, initially Kaiser –Meyer-Olkin (KMO) test and
Bartlett’s Test of Sphericity were tested to proceed. Table 4.19 shows the results of KMO and Bartlett’s Test of Sphericity.

<table>
<thead>
<tr>
<th>Kaiser-Meyer-Olkin Measure of Sampling Adequacy.</th>
<th>.758</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bartlett's Test of Sphericity</td>
<td>Approx. Chi-Square</td>
</tr>
<tr>
<td>df</td>
<td>55</td>
</tr>
<tr>
<td>Sig.</td>
<td>.000</td>
</tr>
</tbody>
</table>

Table 4.19: KMO and Bartlett’s Test

KMO value of .758 (> 0.5) was found to be acceptable and hence the sample was adequate enough to perform factor analysis. The value of Bartlett Test of Sphericity was also found to be significant at 5% level of significance, which reveals that there was association between various items of the scale used. The factors were extracted using Principle Component Analysis and Varimax Rotation with Keiser Normalization. Three factors were extracted which explained for 60.088% variation as can be seen from Table 4.20.

<table>
<thead>
<tr>
<th>Component</th>
<th>Initial Eigenvalues</th>
<th>Extraction Sums of Squared Loadings</th>
<th>Rotation Sums of Squared Loadings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>% of Variance</td>
<td>Cumulative %</td>
</tr>
<tr>
<td>1</td>
<td>3.594</td>
<td>32.676</td>
<td>32.676</td>
</tr>
<tr>
<td>2</td>
<td>1.920</td>
<td>17.452</td>
<td>50.128</td>
</tr>
<tr>
<td>3</td>
<td>1.096</td>
<td>9.959</td>
<td>60.088</td>
</tr>
<tr>
<td>4</td>
<td>.966</td>
<td>8.737</td>
<td>74.823</td>
</tr>
<tr>
<td>5</td>
<td>.760</td>
<td>6.910</td>
<td>74.335</td>
</tr>
<tr>
<td>6</td>
<td>.595</td>
<td>5.324</td>
<td>80.649</td>
</tr>
<tr>
<td>7</td>
<td>.535</td>
<td>4.837</td>
<td>85.786</td>
</tr>
<tr>
<td>8</td>
<td>.456</td>
<td>4.020</td>
<td>90.206</td>
</tr>
<tr>
<td>9</td>
<td>.415</td>
<td>3.693</td>
<td>93.975</td>
</tr>
<tr>
<td>10</td>
<td>.317</td>
<td>2.831</td>
<td>96.006</td>
</tr>
<tr>
<td>11</td>
<td>.265</td>
<td>2.354</td>
<td>100.000</td>
</tr>
</tbody>
</table>

Table 4.20: Initial Eigen Values and Variance Table
Factor loadings can be seen in Table 4.21, where three factors were identified keeping the factor loadings into consideration.

<table>
<thead>
<tr>
<th>Factor Loadings</th>
<th>Factor 1</th>
<th>Factor 2</th>
<th>Factor 3</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Factor 1 (Perceived Benefit)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have more updated information of my choice</td>
<td>0.700</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>I can avail offers and discounts</td>
<td>0.783</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>It can be a good way of getting reward/benefit</td>
<td>0.707</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>Permission Marketing based e-mails gives choice of select marketer</td>
<td>0.609</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td><strong>Factor 2 (Trustworthiness)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I lose my privacy</td>
<td>x</td>
<td>x</td>
<td>0.779</td>
</tr>
<tr>
<td>Permission Marketing based e-mails make inbox flooded with too many e-mails</td>
<td>x</td>
<td>x</td>
<td>0.629</td>
</tr>
<tr>
<td>Permission Marketing based e-mails are not of any advantage/use/benefit</td>
<td>x</td>
<td>x</td>
<td>0.735</td>
</tr>
<tr>
<td>Less trust prevails in using pm based e-mails</td>
<td>x</td>
<td>x</td>
<td>0.676</td>
</tr>
<tr>
<td><strong>Factor 3 (Ease of Differentiation)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I generally click on each Permission Marketing based e-mails</td>
<td>x</td>
<td>0.840</td>
<td>x</td>
</tr>
<tr>
<td>Permission Marketing based e-mails are having better click than spam</td>
<td>x</td>
<td>0.729</td>
<td>x</td>
</tr>
<tr>
<td>I use the information given in Permission Marketing based e-mail in decision making</td>
<td>x</td>
<td>0.562</td>
<td>x</td>
</tr>
</tbody>
</table>

Table 4.21: Factor Loadings

Similar confirmation can also be made from Figure 4.6 of Scree Plot, which shows three points where the Eigen value is more than 1.
The three factors that were extracted are as follows:

**Factor 1: Perceived Benefit**

Many factors were considered while giving permission to marketer for sending e-mails the first factor comprises items such as ‘Updated information of choice’, ‘Availing offers and discounts’, ‘Reward/Benefit expectation’ and ‘Choice of selecting marketer’. Because of associations among these items, they collectively identified as a factor “Perceived Benefit”.

**Factor 2: Trustworthiness**

‘Losing privacy’, ‘Flooding of inbox’, ‘Permission based e-mails are not of any advantage/benefit’ and ‘Less trust prevails in using permission based e-mails’ constitutes the second factor. As all these items show association with each other, the factor is termed as “Trustworthiness”.

**Factor 3: Ease of Differentiation**

The third factor “Ease of Differentiation” includes three items, ‘Clicking of Permission based e-mails’, ‘Permission based e-mails are having better click than spam’ and ‘Using of permission based e-mails for decision making’. They were named collectively as “Ease of Differentiation”.

Rotated Component Plot shows the plotting of various items as per the Figure 4.7.
4.1.22 Test of Total E-Mail Promotions Received On Weekly Basis across Different Types of Bank

The researcher also tried to find out whether the total e-mail promotions received on weekly basis by customers across different types of bank, following hypothesis was formulated. In order to find the relationship, Kruskal Wallis Test was used.

**Hypothesis 19**

*Null Hypothesis*: Total e-mail promotions received on weekly basis does not vary with the type of bank.

The value of p was found to be 0.000<.05 (5% level of significance), therefore null hypothesis is rejected, therefore Total e-mail promotions received on weekly basis by banks varies with the type of bank.

4.1.23 Opinion of Respondents about Giving Permission to Banks for Sending Permission Based E-Mails

In order to study the view of respondents with reference to giving permission to banks for sending permission based e-mails, various statements were put forward to respondents; figure 4.8(a) to 4.8(f) describes the opinion of respondents.
<table>
<thead>
<tr>
<th>Statement</th>
<th>Pie chart</th>
</tr>
</thead>
<tbody>
<tr>
<td>I Will Get Knowledge Of New Products/Services Launched By Bank From Time To Time</td>
<td>Figure 4.8 (a) : Frequency of opinion about getting knowledge of new products/services launched by bank from time to time (n=200)</td>
</tr>
<tr>
<td></td>
<td><img src="image1.png" alt="Pie chart" /></td>
</tr>
<tr>
<td></td>
<td>Mean = 4.22</td>
</tr>
<tr>
<td>I Will Get Better Deal / Discount/ Waiver / Scheme From The Bank</td>
<td>Figure 4.8 (b) : Frequency of opinion about getting better deal / discount/ waiver / scheme from the bank (n=200)</td>
</tr>
<tr>
<td></td>
<td><img src="image2.png" alt="Pie chart" /></td>
</tr>
<tr>
<td></td>
<td>Mean = 3.94</td>
</tr>
<tr>
<td>It Will Assist Me In Banking Operations</td>
<td>Figure 4.8 (c) : Frequency of opinion about assistance in banking operations (n=200)</td>
</tr>
<tr>
<td></td>
<td><img src="image3.png" alt="Pie chart" /></td>
</tr>
<tr>
<td></td>
<td>Mean = 3.90</td>
</tr>
<tr>
<td>I Don’t Find Any Advantage</td>
<td>Figure 4.8 (d) : Frequency of opinion about not finding any advantage (n=200)</td>
</tr>
<tr>
<td></td>
<td><img src="image4.png" alt="Pie chart" /></td>
</tr>
<tr>
<td></td>
<td>Mean = 3.82</td>
</tr>
</tbody>
</table>
I Have Trust On Bank’s Efficiency To Protect My Online Details

**Figure 4.8 (e):** Frequency of opinion about trust on bank’s efficiency to protect online details (n=200)

<table>
<thead>
<tr>
<th>Agree</th>
<th>46, 23%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neutral</td>
<td>20, 10%</td>
</tr>
<tr>
<td>Disagree</td>
<td>45, 23%</td>
</tr>
<tr>
<td>STRONGLY AGREE</td>
<td>89, 44%</td>
</tr>
</tbody>
</table>

Mean = 3.80

The Promotional E-Mail Sent From The Banks Are Relevant And Useful

**Figure 4.8 (f):** Frequency of opinion about relevancy and usefulness of promotional e-mail by bank (n=200)

| STRONGLY DISAGREE | 13, 7% |
| DISAGREE          | 32, 16% |
| NEUTRAL           | 103, 51% |
| AGREE             | 51, 25% |
| STRONGLY AGREE    | 1, 1% |

Mean = 3.76

I Generally Use The Information Provided By Banks By E-mail For Decision Making.

**Figure 4.8 (g):** Frequency of opinion about using information for decision making (n=200)

| STRONGLY DISAGREE | 16, 6% |
| DISAGREE          | 35, 18% |
| NEUTRAL           | 96, 47% |
| AGREE             | 52, 26% |
| STRONGLY AGREE    | 1, 1% |

Mean = 3.74

I Usually Click On All Banking E-Mails Which Are Having My Pre-Permission.

**Figure 4.8 (h):** Frequency of opinion about clicking on banking e-mails which are having pre-permission. (n=200)

| STRONGLY DISAGREE | 31, 16% |
| DISAGREE          | 31, 16% |
| NEUTRAL           | 82, 40% |
| AGREE             | 55, 27% |

Mean = 3.56
Banking E-mails Which Are Having Personalized Messages Are More Attractive.

<table>
<thead>
<tr>
<th>DISAGREE</th>
<th>NEUTRAL</th>
<th>AGREE</th>
<th>STRONGLY AGREE</th>
</tr>
</thead>
<tbody>
<tr>
<td>10, 5%</td>
<td>118, 59%</td>
<td>30, 15%</td>
<td>42, 21%</td>
</tr>
</tbody>
</table>

Mean = 3.84

There Is No Harm

<table>
<thead>
<tr>
<th>STRONGLY DISAGREE</th>
<th>DISAGREE</th>
<th>NEUTRAL</th>
<th>AGREE</th>
<th>STRONGLY AGREE</th>
</tr>
</thead>
<tbody>
<tr>
<td>37, 19%</td>
<td>14, 7%</td>
<td>53, 26%</td>
<td>95, 47%</td>
<td></td>
</tr>
</tbody>
</table>

Mean = 3.77

Figure 4.8(a) reveals the opinion of respondents about the statement-“I will get knowledge of new products/services launched by bank from time to time”. It was found that 91% of the respondents had shown positive opinion towards the statement. The mean score of 4.22 confirms that respondents were in strong agreement.

Figure 4.8(b) shows the opinion of respondents about the statement-“I will get better deal/discount/waiver/scheme from the bank”. Majority of the respondents (75%) had shown there agreement in favors of the statement. The mean score was found to be 3.94.

Figure 4.8(c) reveals the opinion of respondents about the statement-“I get assistance in banking operations”. It was found that 75% of the consumers had shown conformity to the statement asked. Almost 40 respondents (20%) were neutral in their opinion. Respondents were in agreement with the statement as mean score was found to be 3.90.
Figure 4.8(d) shows the opinion of consumers about the statement-“I don’t find any advantage”. It was found that 132 (65%) respondents had shown their disagreement. Also 32% respondents (63 out of 200) were neutral in their opinion. The mean score was found to be 3.82.

Figure 4.7(e) reveals the opinion about the statement-“I have trust on bank’s efficiency to protect online details”. It was found that 134 (67%) respondents were in agreement and 46 (23%) respondents were not able to disclose there agreement or disagreement and hence were of neutral opinion. The mean score of 3.80 confirms that respondents were in agreement with the statement.

As per figure 4.7(f) it was found that 135 (67%) respondents had shown their positive opinion about promotional e-mails is relevant and useful. Further, 51 (25%) respondents were in neutral opinion with the statement. The mean score was found to be 3.76.

Figure 4.7(g) reveals the opinion of respondents about using information for decision making. It was found that 26% of the respondent had shown neutral opinion. 65% of the respondents had shown agreement in this regard. The mean score of 3.74 confirms that respondents were in agreement with the statement.

Figure 4.7(h) shows the opinion of respondents about clicking on pre-permission based e-mail. Majority of the respondents (56%) had shown there agreement in favor. It was found that 32 (16%) respondents had shown their disagreement. The mean score of 3.56 confirms that respondents were in agreement as far as clicking of pre-permission based e-mail is concerned.

Figure 4.7(i) shows the opinion of respondents about personalized message is attractive. It was found that 74% of the respondents had shown conformity in their opinion. It was observed that 42 respondents (21%) were neutral in their opinion. Respondents were in agreement with the statement as mean score was found to be 3.84.
Figure 4.7(j) shows the opinion of respondents about the statement “there is no harm in giving permission”. It was found that 26% of respondents (53 out of 200) were neutral in their opinion. Further, 66% of the respondents had shown their agreement. The mean score of 3.77 confirms that respondents were in agreement with the statement.

4.1.24 Opinion about Getting Knowledge of New Products/Services Launched by Bank from Time to Time

Banks are evolving at a fast pace. Banks are launching new products/services on a frequent basis. Banks communicate this information to their customers by e-mails and other forms of communication. Permitted e-mails can provide knowledge of new products/services to consumers of banking services. In order to find whether there exists any difference in the opinion of respondents about getting knowledge of new products/services launched by bank from time to time, following set of hypotheses 20(a) to 20(e) were tested across various demographic variables. Further, hypothesis 20(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.24.1 Opinion about Getting Knowledge of New Products/Services Launched by Bank from Time to Time across Two Gender Groups

In order to find whether there is any difference in opinion of respondents about getting knowledge of new products/services launched by bank from time to time across various gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 20(a)**

*Null Hypothesis:* There is no difference in opinion of respondents about getting knowledge of new products/services launched by bank from time to time among two groups of gender.

The value of $p$ was found to be $0.555 > .05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of
respondents about getting knowledge of new products/services launched by bank from time to time among two groups of gender.

4.1.24.2 Opinion about Getting Knowledge of New Products/Services Launched By bank from Time to Time across Various Age Groups

In order to find whether there is any difference in opinion of respondents about getting knowledge of new products/services launched by bank from time to time across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 20(b)**

*Null Hypothesis:* There is no difference in opinion of respondents about getting knowledge of new products/services launched by bank from time to time among various age groups.

The value of $p$ was found to be $0.497 > 0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about getting knowledge of new products/services launched by bank from time to time among various age groups.

4.1.24.3 Opinion about Getting Knowledge of New Products/Services Launched by Bank from Time to Time across Groups with Different Educational Qualification

In order to find whether there is any difference in opinion of respondents about getting knowledge of new products/services launched by bank from time to time across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 20(c)**

*Null Hypothesis:* There is no difference in opinion of respondents about getting knowledge of new products/services launched by bank from time to time across groups with different educational qualification.

The value of $p$ was found to be $0.402 > 0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of
respondents about getting knowledge of new products/services launched by bank from time to time across groups with different educational qualification.

4.1.24.4 Opinion about Getting Knowledge of New Products/ Services Launched by Bank from Time to Time across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents about getting knowledge of new products/services launched by bank from time to time across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 20(d)

Null Hypothesis: There is no difference in opinion of respondents about getting knowledge of new products/services launched by bank from time to time across groups with different occupation.

The value of p was found to be 0.626 > .05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about getting knowledge of new products/services launched by bank from time to time across groups with different occupation.

4.1.24.5 Opinion about Getting Knowledge of New Products/ Services Launched by Bank from Time to Time across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents about getting knowledge of new products/services launched by bank from time to time across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 20(e)

Null Hypothesis: There is no difference in opinion of respondents about getting knowledge of new products/services launched by bank from time to time across groups with different income level.
The value of p was found to be 0.771>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about getting knowledge of new products/services launched by bank from time to time across groups with different income level.

4.1.24.6 Opinion about Getting Knowledge of New Products/Services Launched by Bank from Time to Time across Respondent Groups of Different Banks

In order to find whether there is any difference in opinion of respondents about getting knowledge of new products/services launched by bank from time to time across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 20(f)**

**Null Hypothesis:** There is no difference in opinion of respondents about getting knowledge of new products/services launched by bank from time to time across respondent groups of different banks.

The value of p was found to be 0.630>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about getting knowledge of new products/services launched by bank from time to time across respondent groups of different banks.

The result of the hypotheses 20(a) to 20(f) has been summarized in table 4.22

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Chi-Square</th>
<th>df</th>
<th>Asymp. Sig.</th>
<th>Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>.348</td>
<td>1</td>
<td>.555</td>
<td>No Difference</td>
</tr>
<tr>
<td>Age</td>
<td>2.38</td>
<td>3</td>
<td>.497</td>
<td>No Difference</td>
</tr>
<tr>
<td>Educational Qualification</td>
<td>2.93</td>
<td>3</td>
<td>.402</td>
<td>No Difference</td>
</tr>
<tr>
<td>Occupation</td>
<td>2.60</td>
<td>4</td>
<td>.626</td>
<td>No Difference</td>
</tr>
<tr>
<td>----------------</td>
<td>------</td>
<td>-----</td>
<td>------</td>
<td>---------------</td>
</tr>
<tr>
<td>Income Level</td>
<td>1.12</td>
<td>3</td>
<td>.771</td>
<td>No Difference</td>
</tr>
<tr>
<td>Account in Bank</td>
<td>.925</td>
<td>2</td>
<td>.630</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

Table 4.22: Opinion about Getting Knowledge of New Products/Services Launched by Bank from Time to Time across Demographic Variables and Types of Banks

4.1.25 Opinion about Getting Better Deal/Discount/Waiver/Schemes from the Bank

Banks in order to remain competitive are enhancing their customer base. At the same time banks also “up sell” and “cross sell” to their existing customers by providing deals, discounts, waivers and schemes to them. Permitted e-mails can be one of the medium adopted by banks. In order to find whether there exists any difference in the opinion of respondents about getting better deal/discount/waiver/schemes from the bank, following set of hypotheses 21(a) to 21(e) were tested across various demographic variables. Further, hypothesis 21(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.25.1 Opinion about Getting Better Deal/Discount/Waiver/Schemes from the Bank across Two Gender Groups

In order to find whether there is any difference in opinion of respondents about getting better deal/discount/waiver/schemes from the bank across various gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 21(a)**

*Null Hypothesis:* There is no difference in opinion of respondents about getting better deal/discount/waiver/schemes from the bank among two groups of gender.

The value of p was found to be 0.342>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of
respondents about getting better deal/discount/waiver/schemes from the bank among two groups of gender.

4.1.25.2 Opinion about Getting Better Deal/Discount/Waiver/Schemes from the Bank across Various Age Groups
In order to find whether there is any difference in opinion of respondents about getting better deal/discount/waiver/schemes from the bank across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 21(b)

**Null Hypothesis:** There is no difference in opinion of respondents about getting better deal/discount/waiver/schemes from the bank among various age groups.

The value of p was found to be 0.553>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about getting better deal/discount/waiver/schemes from the bank among various age groups.

4.1.25.3 Opinion about Getting Better Deal/Discount/Waiver/Schemes from the Bank across Groups with Different Educational Qualification
In order to find whether there is any difference in opinion of respondents about getting better deal/discount/waiver/schemes from the bank across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 21(c)

**Null Hypothesis:** There is no difference in opinion of respondents about getting better deal/discount/waiver/schemes from the bank across groups with different educational qualification.

The value of p was found to be 0.137>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion
of respondents about getting better deal/discount/waiver/schemes from the bank across groups with different educational qualification.

4.1.25.4 Opinion about Getting Better Deal/Discount/Waiver/Schemes from the Bank across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents about getting better deal/discount/waiver/schemes from the bank across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 21(d)**

**Null Hypothesis:** There is no difference in opinion of respondents about getting better deal/discount/waiver/schemes from the bank across groups with different occupation.

The value of p was found to be 0.620>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about getting better deal/discount/waiver/schemes from the bank across groups with different occupation.

4.1.25.5 Opinion about Getting Better Deal/Discount/Waiver/Schemes from the Bank across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents about getting better deal/discount/waiver/schemes from the bank across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 21(e)**

**Null Hypothesis:** There is no difference in opinion of respondents about getting better deal/discount/waiver/schemes from the bank across groups with different income level.

The value of p was found to be 0.547>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion
of respondents about getting better deal/discount/waiver/schemes from the bank across groups with different income level.

4.1.25.6 Opinion about Getting Better Deal/Discount/Waiver/Schemes from the Bank across Respondent Groups of Different Banks

In order to find whether there is any difference in opinion of respondents about getting better deal/discount/waiver/schemes from the bank across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 21(f)**

**Null Hypothesis**: There is no difference in opinion of respondents about getting better deal/discount/waiver/schemes from the bank across respondent groups of different banks.

The value of $p$ was found to be $0.086>.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about getting better deal/discount/waiver/schemes from the bank across respondent groups of different banks.

The result of hypotheses 21(a) to 21(f) has been summarized in table 4.23.

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Chi-Square</th>
<th>df</th>
<th>Asymp. Sig.</th>
<th>Opinion</th>
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</thead>
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<td>.342</td>
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<td>Educational Qualification</td>
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<td>.137</td>
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<td>Occupation</td>
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<td>.620</td>
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</tr>
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<td>Income Level</td>
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<td>.547</td>
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<td>Account in Bank</td>
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<td>.086</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

**Table 4.23**: Opinion about Getting Better Deal/Discount/Waiver/Schemes from the Bank across Demographic Variables and Types of Banks
4.1.26 Opinion about Assistance in Banking Operations

Banks gives facility of providing bank statement, cheque receipt information, status of utility payment etc. on the e-mail of customers. As a result, consumers may get assistance in banking operations, by providing permission to banks for sending permitted e-mails. In order to find whether there exists any difference in the opinion of respondents about assistance in banking operations, following set of hypotheses 22(a) to 22(e) were tested across various demographic variables. Further, hypothesis 22(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.26.1 Opinion about Assistance in Banking Operations across Two Gender Groups

In order to find whether there is any difference in opinion of respondents about assistance in banking operations across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 22(a)

**Null Hypothesis**: There is no difference in opinion of respondents about assistance in banking operations among two groups of gender.

The value of $p$ was found to be $0.119 > 0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about assistance in banking operations among two groups of gender.

4.1.26.2 Opinion about Assistance in Banking Operations across Various Age Groups

In order to find whether there is any difference in opinion of respondents about assistance in banking operations across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.
Hypothesis 22(b)

**Null Hypothesis**: There is no difference in opinion of respondents about assistance in banking operations among various age groups.

The value of p was found to be 0.644>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about assistance in banking operations among various age groups.

4.1.26.3 Opinion about Assistance in Banking Operations across Groups with Different Educational Qualification

In order to find whether there is any difference in opinion of respondents about assistance in banking operations across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 22(c)

**Null Hypothesis**: There is no difference in opinion of respondents about assistance in banking operations across groups with different educational qualification.

The value of p was found to be 0.824>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about assistance in banking operations across groups with different educational qualification.

4.1.26.4 Opinion about Assistance in Banking Operations across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents about assistance in banking operations across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 22(d)
**Null Hypothesis**: There is no difference in opinion of respondents about assistance in banking operations across groups with different occupation. The value of \( p \) was found to be 0.476\( >.05 \) (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about assistance in banking operations across groups with different occupation.

4.1.26.5 Opinion about Assistance in Banking Operations across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents about assistance in banking operations across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 22(e)**

**Null Hypothesis**: There is no difference in opinion of respondents about assistance in banking operations across groups with different income level. The value of \( p \) was found to be 0.619\( >.05 \) (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about assistance in banking operations across groups with different income level.

4.1.26.6 Opinion about Assistance in Banking Operations across Respondent Groups of Different Banks

In order to find whether there is any difference in opinion of respondents about assistance in banking operations across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 22(f)**
Null Hypothesis: There is no difference in opinion of respondents about assistance in banking operations across respondent groups of different banks.

The value of p was found to be 0.211>0.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about assistance in banking operations across respondent groups of different banks.

The result of the hypotheses 22(a) to 22(f) has been summarized in table 4.24.

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<th>Parameter under study</th>
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<th>Opinion</th>
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<td>.824</td>
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</tr>
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<td>Account in Bank</td>
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<td>2</td>
<td>.211</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

Table 4.24: Opinion about Assistance in Banking Operations across Demographic Variables and Types of Banks

4.1.27 Opinion about Not Finding Any Advantage in Giving Permission to Bank

Banks use e-mails as they have various advantages like providing real time information etc. However, consumers may or may not perceive similar advantages, therefore, in order to find whether there exists any difference in the opinion of respondents about not finding any advantage in giving
permission to bank, following set of hypotheses 23(a) to 23(e) were tested across various demographic variables. Further, hypothesis 23(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.27.1 Opinion about Not Finding Any Advantage in Giving Permission to Bank across Two Gender Groups

In order to find whether there is any difference in opinion of respondents about not finding any advantage in giving permission to bank across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 23(a)**

*Null Hypothesis*: There is no difference in opinion of respondents about not finding any advantage in giving permission to bank among two groups of gender.

The value of p was found to be 0.341>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about not finding any advantage in giving permission to bank among two groups of gender.

4.1.27.2 Opinion about Not Finding Any Advantage in Giving Permission to Bank across Various Age Groups

In order to find whether there is any difference in opinion of respondents about not finding any advantage in giving permission to bank across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 23(b)**

*Null Hypothesis*: There is no difference in opinion of respondents about not finding any advantage in giving permission to bank among various age groups.
The value of $p$ was found to be $0.459 > 0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about not finding any advantage in giving permission to bank among various age groups.

4.1.27.3 Opinion about Not Finding Any Advantage in Giving Permission to Bank across Groups with Different Educational Qualification

In order to find whether there is any difference in opinion of respondents about not finding any advantage in giving permission to bank across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 23(c)**

**Null Hypothesis**: There is no difference in opinion of respondents about not finding any advantage in giving permission to bank across groups with different educational qualification.

The value of $p$ was found to be $0.024 < 0.05$ (5% level of significance), therefore null hypothesis is rejected, hence there is difference in opinion of respondents about not finding any advantage in giving permission to bank across groups with different educational qualification.

4.1.27.4 Opinion about Not Finding Any Advantage in Giving Permission to Bank across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents about not finding any advantage in giving permission to bank across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 23(d)**

**Null Hypothesis**: There is no difference in opinion of respondents about not finding any advantage in giving permission to bank across groups with different occupation.
The value of $p$ was found to be $0.632 > 0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about not finding any advantage in giving permission to bank across groups with different occupation.

4.1.27.5 Opinion about Not Finding Any Advantage in Giving Permission to Bank across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents about not finding any advantage in giving permission to bank across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 23(e)**

**Null Hypothesis:** There is no difference in opinion of respondents about not finding any advantage in giving permission to bank across groups with different income level.

The value of $p$ was found to be $0.688 > 0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about not finding any advantage in giving permission to bank across groups with different income level.

4.1.27.6 Opinion about Not Finding Any Advantage in Giving Permission to Bank across Respondent Groups of Different Banks

In order to find whether there is any difference in opinion of respondents about not finding any advantage in giving permission to bank across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 23(f)**

**Null Hypothesis:** There is no difference in opinion of respondents about not finding any advantage in giving permission to bank across respondent groups of different banks.
The value of $p$ was found to be $0.613 > 0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about not finding any advantage in giving permission to bank across respondent groups of different banks.

The result of the hypotheses 23(a) to 23(f) has been summarized in Table 4.25.

<table>
<thead>
<tr>
<th>Parameter under study</th>
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<th>df</th>
<th>Asymp. Sig.</th>
<th>Opinion</th>
</tr>
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<td>Occupation</td>
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<td>4</td>
<td>.632</td>
<td>No Difference</td>
</tr>
<tr>
<td>Income Level</td>
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<td>3</td>
<td>.688</td>
<td>No Difference</td>
</tr>
<tr>
<td>Account in Bank</td>
<td>.978</td>
<td>2</td>
<td>.613</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

Table 4.25: Opinion about Not Finding Any Advantage in Giving Permission to Bank across Demographic Variables and Types of Banks

4.1.28 Opinion about Trust On Bank’s Efficiency for Protecting Online Details

Protection of consumer’s details is important factor for giving permission. Perception towards bank’s inefficiency for protection of online details can act as a reason for not providing permission to banks for sending permitted e-mails. In order to find whether there exists any difference in the opinion of respondents about trust on bank’s efficiency for protecting online details, following set of hypotheses 24(a) to 24(e) were tested across various
demographic variables. Further, hypothesis 24(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.28.1 Opinion about Trust On Bank’s Efficiency for Protecting Online Details across Two Gender Groups

In order to find whether there is any difference in opinion of respondents about trust on bank’s efficiency for protecting online details across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 24(a)**

**Null Hypothesis**: There is no difference in opinion of respondents about trust on bank’s efficiency for protecting online details among two groups of gender. The value of p was found to be 0.673>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about trust on bank’s efficiency for protecting online details among two groups of gender.

4.1.28.2 Opinion about Trust On Bank’s Efficiency for Protecting Online Details across Various Age Groups

In order to find whether there is any difference in opinion of respondents about trust on bank’s efficiency for protecting online details across age gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 24(b)**

**Null Hypothesis**: There is no difference in opinion of respondents about trust on bank’s efficiency for protecting online details among various age groups. The value of p was found to be 0.274>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about trust on bank’s efficiency for protecting online details among various age groups.
4.1.28.3 Opinion about Trust On Bank’s Efficiency for Protecting Online Details across Groups with Different Educational Qualification

In order to find whether there is any difference in opinion of respondents about trust on bank’s efficiency for protecting online details across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 24(c)**

**Null Hypothesis**: There is no difference in opinion of respondents about trust on bank’s efficiency for protecting online details across groups with different educational qualification.

The value of p was found to be 0.400>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about trust on bank’s efficiency for protecting online details across groups with different educational qualification.

4.1.28.4 Opinion about Trust On Bank’s Efficiency for Protecting Online Details across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents about trust on bank’s efficiency for protecting online details across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 24(d)**

**Null Hypothesis**: There is no difference in opinion of respondents about trust on bank’s efficiency for protecting online details across groups with different occupation.

The value of p was found to be 0.762>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about trust on bank’s efficiency for protecting online details across groups with different occupation.
4.1.28.5 Opinion about Trust On Bank’s Efficiency for Protecting Online Details across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents about trust on bank’s efficiency for protecting online details across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 24(e)**

**Null Hypothesis**: There is no difference in opinion of respondents about trust on bank’s efficiency for protecting online details across groups with different income level.

The value of p was found to be 0.097>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about trust on bank’s efficiency for protecting online details across groups with different income level.

4.1.28.6 Opinion about Trust On Bank’s Efficiency for Protecting Online Details across Respondent Groups of Different Banks

In order to find whether there is any difference in opinion of respondents about trust on bank's efficiency for protecting online details across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 24(f)**

**Null Hypothesis**: There is no difference in opinion of respondents about trust on bank’s efficiency for protecting online details across respondent groups of different banks.

The value of p was found to be 0.403>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about trust on bank’s efficiency for protecting online details across respondent groups of different banks.
The result of the hypotheses 24(a) to 24(f) has been summarized in table 4.26.

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<th>Parameter under study</th>
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<th>Asymp. Sig.</th>
<th>Opinion</th>
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<td>Account in Bank</td>
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<td>2</td>
<td>.403</td>
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</tr>
</tbody>
</table>

Table 4.26: Opinion about Trust on Bank’s Efficiency for Protecting Online Details across Demographic Variables and Types of Banks

4.1.29 Opinion about Relevance and Usefulness of Permitted E-Mails Sent by Banks

Permitted e-mails sent by banks include various types of information. It may include information about change of policy matter, information of new product/service etc. Consumers may find the information they receive as relevant and useful. In order to find whether there exists any difference in the opinion of respondents about relevance and usefulness of permitted e-mails sent by banks, following set of hypotheses 25(a) to 25(e) were tested across various demographic variables. Further, hypothesis 25(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.29.1 Opinion about Relevance and Usefulness of Permitted E-Mails Sent by Banks across Two Gender Groups
In order to find whether there is any difference in opinion of respondents about relevance and usefulness of permitted e-mails sent by banks across various gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 25(a)**

**Null Hypothesis**: There is no difference in opinion of respondents about relevance and usefulness of permitted e-mails sent by banks among two groups of gender.

The value of p was found to be 0.308>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about relevance and usefulness of permitted e-mails sent by banks among two groups of gender.

**4.1.29.2 Opinion about Relevance and Usefulness of Permitted E-Mails Sent by Banks across Various Age Groups**

In order to find whether there is any difference in opinion of respondents about relevance and usefulness of permitted e-mails sent by banks across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 25(b)**

**Null Hypothesis**: There is no difference in opinion of respondents about relevance and usefulness of permitted e-mails sent by banks among various age groups.

The value of p was found to be 0.731>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about relevance and usefulness of permitted e-mails sent by banks among various age groups.

**4.1.29.3 Opinion about Relevance and Usefulness of Permitted E-Mails Sent by Banks across Groups with Different Educational Qualification**
In order to find whether there is any difference in opinion of respondents about relevance and usefulness of permitted e-mails sent by banks across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 25(c)**

**Null Hypothesis:** There is no difference in opinion of respondents about relevance and usefulness of permitted e-mails sent by banks across groups with different educational qualification.

The value of p was found to be $0.552 > .05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about relevance and usefulness of permitted e-mails sent by banks across groups with different educational qualification.

**4.1.29.4 Opinion about Relevance and Usefulness of Permitted E-Mails Sent by Banks across Groups with Different Occupation**

In order to find whether there is any difference in opinion of respondents about relevance and usefulness of permitted e-mails sent by banks across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 25(d)**

**Null Hypothesis:** There is no difference in opinion of respondents about relevance and usefulness of permitted e-mails sent by banks across groups with different occupation.

The value of p was found to be $0.800 > .05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about relevance and usefulness of permitted e-mails sent by banks across groups with different occupation.

**4.1.29.5 Opinion about Relevance and Usefulness of Permitted E-Mails Sent by Banks across Groups with Different Income Level**
In order to find whether there is any difference in opinion of respondents about relevance and usefulness of permitted e-mails sent by banks across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 25(e)**

**Null Hypothesis**: There is no difference in opinion of respondents about relevance and usefulness of permitted e-mails sent by banks across groups with different income level.

The value of p was found to be 0.301>0.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about relevance and usefulness of permitted e-mails sent by banks across groups with different income level.

**4.1.29.6 Opinion about Relevance and Usefulness of Permitted E-Mails Sent by Banks across Respondent Groups of Different Banks**

In order to find whether there is any difference in opinion of respondents about relevance and usefulness of permitted e-mails sent by banks across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 25(f)**

**Null Hypothesis**: There is no difference in opinion of respondents about relevance and usefulness of permitted e-mails sent by banks across respondent groups of different banks.

The value of p was found to be 0.186>0.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about relevance and usefulness of permitted e-mails sent by banks across respondent groups of different banks.

The result of hypotheses 25(a) to 25(f) has been summarized in table 4.27
### Table 4.27: Opinion about Relevance and Usefulness of Permitted E-Mails Sent By Banks across Demographic Variables and Types of Banks

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<thead>
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<th>Opinion</th>
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<td>1</td>
<td>308</td>
<td>No Difference</td>
</tr>
<tr>
<td>Age</td>
<td>1.29</td>
<td>3</td>
<td>731</td>
<td>No Difference</td>
</tr>
<tr>
<td>Educational Qualification</td>
<td>2.10</td>
<td>3</td>
<td>.552</td>
<td>No Difference</td>
</tr>
<tr>
<td>Occupation</td>
<td>1.65</td>
<td>4</td>
<td>.800</td>
<td>No Difference</td>
</tr>
<tr>
<td>Income Level</td>
<td>3.65</td>
<td>3</td>
<td>.301</td>
<td>No Difference</td>
</tr>
<tr>
<td>Account in Bank</td>
<td>3.36</td>
<td>2</td>
<td>.186</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

**4.1.30 Opinion about Using Information Received through Permitted E-Mails for Decision Making**

Permitted e-mails can act as a cue for taking decision. Marketers send information in a manner which can trigger decision making. In order to find whether there exists any difference in the opinion of respondents about using information for decision making, following set of hypotheses 26(a) to 26(e) were tested across various demographic variables. Further, hypothesis 26(f) was tested across the respondents of different types of banks viz. public, private and foreign.

**4.1.30.1 Opinion about Using Information Received through Permitted E-Mails for Decision Making across Two Gender Groups**

In order to find whether there is any difference in opinion of respondents about using information received through permitted e-mails for decision making across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.
Hypothesis 26(a)

**Null Hypothesis**: There is no difference in opinion of respondents about using information received through permitted e-mails for decision making among two groups of gender.

The value of $p$ was found to be $0.037<0.05$ (5% level of significance), therefore null hypothesis is rejected, hence there is difference in opinion of respondents about using information received through permitted e-mails for decision making among two groups of gender.

4.1.30.2 Opinion about Using Information Received through Permitted E-Mails for Decision Making across Various Age Groups

In order to find whether there is any difference in opinion of respondents about using information received through permitted e-mails for decision making across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 26(b)

**Null Hypothesis**: There is no difference in opinion of respondents about using information received through permitted e-mails for decision making among various age groups.

The value of $p$ was found to be $0.863>0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about using information received through permitted e-mails for decision making among various age groups.

4.1.30.3 Opinion about Using Information Received through Permitted E-Mails for Decision Making across Groups with Different Educational Qualification

In order to find whether there is any difference in opinion of respondents about using information received through permitted e-mails for decision making across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.
Hypothesis 26(c)

**Null Hypothesis**: There is no difference in opinion of respondents about using information received through permitted e-mails for decision making across groups with different educational qualification.

The value of $p$ was found to be $0.438 > 0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about using information received through permitted e-mails for decision making across groups with different educational qualification.

4.1.30.4 Opinion about Using Information Received through Permitted E-Mails for Decision Making across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents about using information received through permitted e-mails for decision making across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 26(d)

**Null Hypothesis**: There is no difference in opinion of respondents about using information received through permitted e-mails for decision making across groups with different occupation.

The value of $p$ was found to be $0.311 > 0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about using information received through permitted e-mails for decision making across groups with different occupation.

4.1.30.5 Opinion about Using Information Received through Permitted E-Mails for Decision Making across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents about using information received through permitted e-mails for decision making across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 26(e)
**Null Hypothesis**: There is no difference in opinion of respondents about using information received through permitted e-mails for decision making across groups with different income level. The value of $p$ was found to be $0.061>0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about using information received through permitted e-mails for decision making across groups with different income level.

4.1.30.6 Opinion about Using Information Received through Permitted E-Mails for Decision Making across Respondent Groups of Different Banks

In order to find whether there is any difference in opinion of respondents about using information received through permitted e-mails for decision making across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis $H$ test was used.

**Hypothesis 26(f)**

**Null Hypothesis**: There is no difference in opinion of respondents about using information received through permitted e-mails for decision making across respondent groups of different banks.

The value of $p$ was found to be $0.340>0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about using information received through permitted e-mails for decision making across respondent groups of different banks.

The result of hypotheses 26(a) to 26(f) has been summarized in table 4.28

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Chi-Square</th>
<th>df</th>
<th>Asymp. Sig.</th>
<th>Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>4.37</td>
<td>1</td>
<td>.037</td>
<td>Significant Difference</td>
</tr>
<tr>
<td>Age</td>
<td>.743</td>
<td>3</td>
<td>.863</td>
<td>No Difference</td>
</tr>
<tr>
<td>Educational Qualification</td>
<td>2.71</td>
<td>3</td>
<td>.438</td>
<td>No Difference</td>
</tr>
<tr>
<td>---------------------------</td>
<td>------</td>
<td>---</td>
<td>------</td>
<td>---------------</td>
</tr>
<tr>
<td>Occupation</td>
<td>4.77</td>
<td>4</td>
<td>.311</td>
<td>No Difference</td>
</tr>
<tr>
<td>Income Level</td>
<td>7.36</td>
<td>3</td>
<td>.061</td>
<td>No Difference</td>
</tr>
<tr>
<td>Account in Bank</td>
<td>2.15</td>
<td>2</td>
<td>.340</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

Table 4.28: Opinion about Using Information Received through Permitted E-Mails for Decision Making across Demographic Variables and Types of Banks

4.1.31 Opinion about Clicking On Permitted E-Mails by Banks

Clicking on permitted e-mails sent by banks is an important parameter of study. Clicking of permitted e-mails depends on various factors like frequency of permitted e-mails, attractive subject lines etc. In order to find whether there exists any difference in the opinion of respondents about clicking on permitted e-mails by banks, following set of hypotheses 27(a) to 27(e) were tested across various demographic variables. Further, hypothesis 27(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.31.1 Opinion about Clicking On Permitted E-Mails by Banks across Two Gender Groups

In order to find whether there is any difference in opinion of respondents about clicking on permitted e-mails by banks across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 27(a)**

**Null Hypothesis**: There is no difference in opinion of respondents about clicking on permitted e-mails by banks among two groups of gender.

The value of $p$ was found to be $0.083>0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about clicking on permitted e-mails by banks among two groups of gender.
4.1.31.2 Opinion about Clicking On Permitted E-Mails by Banks across Various Age Groups

In order to find whether there is any difference in opinion of respondents about clicking on permitted e-mails by banks across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 27(b)

Null Hypothesis: There is no difference in opinion of respondents about clicking on permitted e-mails by banks among various age groups.

The value of p was found to be 0.462>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about clicking on permitted e-mails by banks among various age groups.

4.1.31.3 Opinion about Clicking On Permitted E-Mails by Banks across Groups with Different Educational Qualification

In order to find whether there is any difference in opinion of respondents about clicking on permitted e-mails by banks across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 27(c)

Null Hypothesis: There is no difference in opinion of respondents about clicking on permitted e-mails by banks across groups with different educational qualification.

The value of p was found to be 0.190>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about clicking on permitted e-mails by banks across groups with different educational qualification.

4.1.31.4 Opinion about Clicking On Permitted E-Mails by Banks across Groups with Different Occupation
In order to find whether there is any difference in opinion of respondents about clicking on permitted e-mails by banks across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 27(d)**

*Null Hypothesis:* There is no difference in opinion of respondents about clicking on permitted e-mails by banks across groups with different occupation.

The value of p was found to be 0.375>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about clicking on permitted e-mails by banks across groups with different occupation.

4.1.31.5 Opinion about Clicking On Permitted E-Mails by Banks across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents about clicking on permitted e-mails by banks across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 27(e)**

*Null Hypothesis:* There is no difference in opinion of respondents about clicking on permitted e-mails by banks across groups with different income level.

The value of p was found to be 0.901>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about clicking on permitted e-mails by banks across groups with different income level.

4.1.31.6 Opinion about Clicking On Permitted E-Mails by Banks across Respondent Groups of Different Banks
In order to find whether there is any difference in opinion of respondents about clicking on permitted e-mails by banks across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 27(f)**

**Null Hypothesis**: There is no difference in opinion of respondents about clicking on permitted e-mails by banks across respondent groups of different banks.

The value of $p$ was found to be 0.173>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about clicking on permitted e-mails by banks across respondent groups of different banks.

The result of the hypotheses 27(a) to 27(f) has been summarized in table 4.29.

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Chi-Square</th>
<th>df</th>
<th>Asymp. Sig.</th>
<th>Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>3.01</td>
<td>1</td>
<td>.083</td>
<td>No Difference</td>
</tr>
<tr>
<td>Age</td>
<td>2.57</td>
<td>3</td>
<td>.462</td>
<td>No Difference</td>
</tr>
<tr>
<td>Educational Qualification</td>
<td>4.75</td>
<td>3</td>
<td>.190</td>
<td>No Difference</td>
</tr>
<tr>
<td>Occupation</td>
<td>4.24</td>
<td>4</td>
<td>.375</td>
<td>No Difference</td>
</tr>
<tr>
<td>Income Level</td>
<td>.580</td>
<td>3</td>
<td>.901</td>
<td>No Difference</td>
</tr>
<tr>
<td>Account in Bank</td>
<td>3.50</td>
<td>2</td>
<td>.173</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

Table 4.29: Opinion about Clicking on Permitted E-Mails by Banks across Demographic Variables and Types of Banks
4.1.32 Opinion about Personalized Messages Sent by Banks

Consumers appreciate personalization. Banks which send personalized permitted e-mails may receive better response rate. Therefore, in order to find whether there exists any difference in the opinion of respondents about personalized messages sent by banks, following set of hypotheses 28(a) to 28(e) were tested across various demographic variables. Further, hypothesis 28(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.32.1 Opinion about Personalized Messages Sent by Banks across Two Gender Groups

In order to find whether there is any difference in opinion of respondents about personalized messages sent by banks across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 28(a)

Null Hypothesis: There is no difference in opinion of respondents about personalized messages sent by banks among two groups of gender.

The value of p was found to be 0.401>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about personalized messages sent by banks among two groups of gender.

4.1.32.2 Opinion about Personalized Messages Sent by Banks across Various Age Groups

In order to find whether there is any difference in opinion of respondents about personalized messages sent by banks across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 28(b)

Null Hypothesis: There is no difference in opinion of respondents about personalized messages sent by banks among various age groups.
The value of $p$ was found to be $0.719>05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about personalized messages sent by banks among various age groups.

4.1.32.3 Opinion about Personalized Messages Sent by Banks across Groups with Different Educational Qualification

In order to find whether there is any difference in opinion of respondents about personalized messages sent by banks across groups with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 28(c)**

**Null Hypothesis:** There is no difference in opinion of respondents about personalized messages sent by banks across groups with different educational qualification.

The value of $p$ was found to be $0.799>05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about personalized messages sent by banks across groups with different educational qualification.

4.1.32.4 Opinion about Personalized Messages Sent by Banks across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents about personalized messages sent by banks across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 28(d)**

**Null Hypothesis:** There is no difference in opinion of respondents about personalized messages sent by banks across groups with different occupation.
The value of $p$ was found to be $0.579>0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about personalized messages sent by banks across groups with different occupation.

4.1.32.5 Opinion about Personalized Messages Sent by Banks across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents about personalized messages sent by banks across groups with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 28(e)**

**Null Hypothesis:** There is no difference in opinion of respondents about personalized messages sent by banks across groups with different income level.

The value of $p$ was found to be $0.606>0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about personalized messages sent by banks across groups with different income level.

4.1.32.6 Opinion about Personalized Messages Sent by Banks across Respondent Groups of Different Banks

In order to find whether there is any difference in opinion of respondents about personalized messages sent by banks across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 28(f)**

**Null Hypothesis:** There is no difference in opinion of respondents about personalized messages sent by banks across respondent groups of different banks.
The value of p was found to be 0.867>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about personalized messages sent by banks across respondent groups of different banks.

The result of the hypotheses 28(a) to 28(f) has been summarized in table 4.30

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Chi-Square</th>
<th>df</th>
<th>Asymp. Sig.</th>
<th>Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>.706</td>
<td>1</td>
<td>.401</td>
<td>No Difference</td>
</tr>
<tr>
<td>Age</td>
<td>1.34</td>
<td>3</td>
<td>.719</td>
<td>No Difference</td>
</tr>
<tr>
<td>Educational Qualification</td>
<td>1.01</td>
<td>3</td>
<td>.799</td>
<td>No Difference</td>
</tr>
<tr>
<td>Occupation</td>
<td>2.87</td>
<td>4</td>
<td>.579</td>
<td>No Difference</td>
</tr>
<tr>
<td>Income Level</td>
<td>1.84</td>
<td>3</td>
<td>.606</td>
<td>No Difference</td>
</tr>
<tr>
<td>Account in Bank</td>
<td>.286</td>
<td>2</td>
<td>.867</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

Table 4.30: Opinion about Personalized Messages Sent by Banks across Demographic Variables and Types of Banks

4.1.33 Opinion about “No Harm” in Receiving Permitted E-Mails from Banks

Permitted e-mails are solicited and hence harmless. In order to find whether permitted e-mails are harmless, following set of hypotheses 29(a) to 29(e) were tested across various demographic variables. Further, hypothesis 29(f) was tested across the respondents of different types of banks viz. public, private and foreign.

4.1.33.1 Opinion about “No Harm” In Receiving Permitted E-Mails from Banks across Two Gender Groups
In order to find whether there is any difference in opinion of respondents about “No Harm” in receiving permitted e-mails from banks across two gender groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 29(a)**

*Null Hypothesis*: There is no difference in opinion of respondents about “No Harm” in receiving permitted e-mails from banks among two groups of gender.  
The value of p was found to be 0.992>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about “No Harm” in receiving permitted e-mails from banks among two groups of gender.

**4.1.33.2 Opinion about “No Harm” In Receiving Permitted E-Mails from Banks across Various Age Groups**

In order to find whether there is any difference in opinion of respondents about “No Harm” in receiving permitted e-mails from banks across various age groups, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 29(b)**

*Null Hypothesis*: There is no difference in opinion of respondents about “No Harm” in receiving permitted e-mails from banks among various age groups.  
The value of p was found to be 0.791>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about “No Harm” in receiving permitted e-mails from banks among various age groups.

**4.1.33.3 Opinion about “No Harm” In Receiving Permitted E-Mails from Banks across Groups with Different Educational Qualification**

In order to find whether there is any difference in opinion of respondents about “No Harm” in receiving permitted e-mails from banks across groups
with different educational qualification, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 29(c)**

*Null Hypothesis*: There is no difference in opinion of respondents about “No Harm” in receiving permitted e-mails from banks across groups with different educational qualification.

The value of p was found to be 0.233>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about “No Harm” in receiving permitted e-mails from banks across groups with different educational qualification.

### 4.1.33.4 Opinion about “No Harm” In Receiving Permitted E-Mails from Banks across Groups with Different Occupation

In order to find whether there is any difference in opinion of respondents about “No Harm” in receiving permitted e-mails from banks across groups with different occupation, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 29(d)**

*Null Hypothesis*: There is no difference in opinion of respondents about “No Harm” in receiving permitted e-mails from banks across groups with different occupation.

The value of p was found to be 0.729>05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about “No Harm” in receiving permitted e-mails from banks across groups with different occupation.

### 4.1.33.5 Opinion about “No Harm” In Receiving Permitted E-Mails from Banks across Groups with Different Income Level

In order to find whether there is any difference in opinion of respondents about “No Harm” in receiving permitted e-mails from banks across groups
with different income level, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 29(e)**

*Null Hypothesis*: There is no difference in opinion of respondents about “No Harm” in receiving permitted e-mails from banks across groups with different income level.

The value of $p$ was found to be $0.206 > 0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about “No Harm” in receiving permitted e-mails from banks across groups with different income level.

**4.1.33.6 Opinion about “No Harm” In Receiving Permitted E-Mails from Banks across Respondent Groups of Different Banks**

In order to find whether there is any difference in opinion of respondents about “No Harm” in receiving permitted e-mails from banks across respondent groups of different banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 29(f)**

*Null Hypothesis*: There is no difference in opinion of respondents about “No Harm” in receiving permitted e-mails from banks across respondent groups of different banks.

The value of $p$ was found to be $0.806 > 0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion of respondents about “No Harm” in receiving permitted e-mails from banks across respondent groups of different banks.

The result of the hypotheses 29(a) to 29(f) has been summarized in table 4.31

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Chi-Square</th>
<th>df</th>
<th>Asymp. Sig.</th>
<th>Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>.000</td>
<td>1</td>
<td>.992</td>
<td>No Difference</td>
</tr>
<tr>
<td>Age</td>
<td>1.04</td>
<td>3</td>
<td>.791</td>
<td>No Difference</td>
</tr>
<tr>
<td>-----------</td>
<td>------</td>
<td>----</td>
<td>------</td>
<td>---------------</td>
</tr>
<tr>
<td>Educational Qualification</td>
<td>4.27</td>
<td>3</td>
<td>.233</td>
<td>No Difference</td>
</tr>
<tr>
<td>Occupation</td>
<td>2.03</td>
<td>4</td>
<td>.729</td>
<td>No Difference</td>
</tr>
<tr>
<td>Income Level</td>
<td>4.56</td>
<td>3</td>
<td>.206</td>
<td>No Difference</td>
</tr>
<tr>
<td>Account in Bank</td>
<td>.430</td>
<td>2</td>
<td>.806</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

Table 4.31: Opinion about No Harm in Receiving Permitted E-mails across Demographic Variables and Types of Banks

4.1.34 Factor Analysis of Giving Permission to Banks, For Permission Based E-Mail

Factor analysis had been undertaken to derive factors that affect grant of permission by customer to banks. The reliability of the scale was found to be .845. All items were well above 0.60, a commonly accepted threshold limit (De Vellis, 1991; Nunally and Bernstein, 1994; Spector 1992). All individual scale items were statistically significant at 5% level of significance. Hence all items were deemed to be reliable. To find out whether an item is a part of factor as suggested by nunally (1978), factor loading of at least 0.3 was used as the cut-off point. For this, initially Kaiser –Meyer-Olkin (KMO) test and Bartlett’s Test of Sphericity were tested to proceed. Table 4.32 shows the results of KMO and Bartlett's Test of Sphericity.

<table>
<thead>
<tr>
<th>Kaiser-Meyer-Olkin Measure of Sampling Adequacy.</th>
<th>.886</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bartlett's Test of Sphericity</td>
<td>609.419</td>
</tr>
<tr>
<td>Approx. Chi-Square</td>
<td>45</td>
</tr>
<tr>
<td>Sig.</td>
<td>.000</td>
</tr>
</tbody>
</table>

Table 4.32: KMO and Bartlett's Test

KMO value of .886 (> 0.5) was found to be acceptable and hence the sample was adequate enough to perform factor analysis. The value of Bartlett Test of
Sphericity was also found to be significant at 5% level of significance, which reveals that there was association between various items of the scale used. The factors were extracted using Principle Component Analysis and Varimax Rotation with Keiser Normalization. Two factors were extracted which explained for 53.154% variation as can be seen from Table 4.33

Table 4.33: Initial Eigen values and variance table

Factor loadings can be seen in Table 4.34, where two factors are identified keeping the factor loadings into consideration

<table>
<thead>
<tr>
<th>Factor Loadings</th>
<th>Factor 1</th>
<th>Factor 2</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Factor 1 (Hassle Free Updation of Information)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I will get knowledge of new products/services launched by the bank from time to time</td>
<td>0.749</td>
<td>x</td>
</tr>
<tr>
<td>I will get better deal/discount/waiver/schemes from the bank</td>
<td>0.715</td>
<td>x</td>
</tr>
<tr>
<td>It will assist in banking operations</td>
<td>0.554</td>
<td>X</td>
</tr>
<tr>
<td>I don’t find any advantage</td>
<td>0.796</td>
<td>X</td>
</tr>
<tr>
<td>There is no harm</td>
<td>0.609</td>
<td>X</td>
</tr>
<tr>
<td><strong>Factor 2 (Trustworthy and Useful Information)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have trust on bank’s efficiency to protect online details</td>
<td>x</td>
<td>0.499</td>
</tr>
<tr>
<td>The promotional e-mail, sent from the banks are relevant and useful</td>
<td>x</td>
<td>0.528</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>I generally used the information provided by banks in decision making</td>
<td>x</td>
<td>0.552</td>
</tr>
<tr>
<td>I usually clicks on all banking e-mails which are having pre-permission</td>
<td>x</td>
<td>0.706</td>
</tr>
<tr>
<td>Banking e-mails which are having personalized messages are more attractive</td>
<td>x</td>
<td>0.764</td>
</tr>
</tbody>
</table>

**Table 4.34: Factor Loadings**

Similar confirmation can also be made from Figure 4.9 of Scree Plot which shows two points where Eigen value is more than 1.

![Figure 4.9: Scree Plot](image)

Figure 4.10 of Rotated Component Plot shows the plotting of various items under the study.

![Component Plot in Rotated Space](image)

**Figure 4.10: Rotated Component Plot**
The two factors that were extracted are as follows:

**Factor 1: Hassle Free Updation of Information**
The first factor “Hassle Free Updation of Information” includes five items, ‘Knowledge of new products/services’, ‘Better deal/discount/waiver/schemes’, ‘Assistance in banking operations’, ‘No advantage’ and ‘No harm’.

**Factor 2: Trustworthy and Useful Information**
The second factor “Trustworthy and Useful Information” includes five items, ‘Trust on bank’s efficiency’, ‘relevant and useful promotional e-mail’, ‘Using information for decision making’, ‘Clicking pre-permission banking e-mail’ and ‘Personalized messages are more attractive.

### 4.1.35 Perception of Respondents towards Permission Based E-Mails by Banks

Multi dimensional scaling was used to get a spatial map of the respondent's perception towards permission based e-mails sent by banks. Based on the data of 200 respondents, Multi Dimensional Scaling (MDS) configuration was constructed using Alscal. Based on the aggregated grouped plots, a two dimensional spatial map was created. The two dimensions were:

1. **Attention to Detailing**
2. **Attention to Reliability**

Attention to detailing refers to the level at which tasks are performed carefully, accurately and in accordance with specific instructions. For bank it includes accuracy of content and privacy.

Attention to reliability refers to the ability of the system (bank in this case) to perform and maintain its functions in normal circumstances. For bank, it relates to promptness, speed and security of the information sent (e-mails in this case).

The R-square value as found to be .99 and the stress value was found to be .51, hence the solution is acceptable. The Euclidean distance model achieved for 2 dimensions is shown in figure 4.11
In dimension 1, security was at the upper side and speed was on the lower side. In the 2nd dimension, it was found that privacy, content and promptness were close together on the upper side and security and speed were found to be on the bottom side.

In the spatial map, the parameters that were close to each other were being perceived in a similar manner in the respondent's mind. Thus, respondents laid more importance to privacy, content and promptness in permission based e-mail by banks.

### 4.2 Analysis of Data and Findings Part-II: Banking Officials

This section includes analysis of data gathered from a sample of 15 bank officials who were selectively studied. In present scenario banks have been found to be using the concept of Permission Marketing for promoting products/services, sharing information, customer knowledge and customer relationship management. This section unfolds opinions of bank officials regarding Permission Marketing practices followed by their banks.
4.2.1 Marketing of Banking Products/Services
In order to know, how banks perform marketing of their products/services, respondents were asked to provide information on how their bank does marketing of various products/services. It was found that out of 15 banks, 11 banks (73%) carry out marketing of their products/services in house, 4 banks (27%) carry out their marketing activity with in house marketing department along with outsourcing of some of their marketing activity as shown in the Figure 4.12

![Figure 4.12: Marketing of Banking Products/Services](image)

4.2.2 Different Methods for Marketing of Banking Products/Services
The different methods for marketing of products/services, which were found in the different types of banks, are given in the figure 4.13. it was found that 60% of the respondents had given advertisements as their first choice for marketing of banking products/services, followed by e-mail method which was ranked as first choice among 27% of the respondents. Outdoor method and telemarketing methods were ranked first by the remaining respondents.
4.2.3 Usage of E-mails in Marketing of Banking Products/Services

In order to find out the opinion of bank officials regarding usage of e-mails in marketing of banking products/services, respondents were asked to provide their opinion on a five point scale. The study revealed that 20% of the respondents had shown their strong agreement for usage of e-mails, followed by 60% of the respondents who agreed that e-mails are used in their banks for marketing of banking products/services, as shown in the figure 4.14. Respondents were in agreement with the statement—“usage of e-mails in marketing of banking products/services as mean score was found to be 4.00.
4.2.3.1 Opinion about Usage of E-mails in Marketing of Banking Products/Services across Different Types of Bank

In order to find whether there is any difference in opinion of respondents about usage of e-mails in marketing of banking products/services across different types of banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 30**

*Null Hypothesis:* There is no difference of opinion of banking officials about usage of e-mails in marketing of banking products/services across different types of banks.

The value of $p$ was found to be $0.247 > 0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference of opinion about usage of e-mails in marketing of banking products/services across different types of banks.

4.2.4 Permission of Consumer before E-Mailing of Promotional Messages

In order to find the pattern of seeking permission of consumers among banks, respondents were asked to provide how they took permission of the consumer as far as e-mailing of promotional messages is concerned. The banking officials were asked, whether they take permission from their banking customers or not. If yes, the permission was taken directly or indirectly. The study revealed that 20% (3 out of 15) of the respondents were of the opinion that they don’t take the permission of consumers before e-mailing. Further, 67% (10 out of 15) of the respondents were of the opinion that they take the permission indirectly from the consumer. Only 13% (2 out of 15) respondents take the permission directly from the consumer before e-mailing promotional messages as shown in figure 4.15.
4.2.4.1 Seeking Permission by Banks for Marketing of Products/Services by E-Mail

In order to find frequency of seeking permission by banks for marketing of products/services by e-mail across nature of the bank, cross tabulation was used. Table 4.35 shows the cross tabulation.

<table>
<thead>
<tr>
<th>nature of the bank</th>
<th>banks take permission</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>no</td>
<td>yes indirect</td>
</tr>
<tr>
<td>public</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>private</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>foreign</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>3</td>
<td>10</td>
</tr>
</tbody>
</table>

Table 4.35: Seeking Permission by Banks for Marketing of Products/Services by E-Mail

It was found that out of 5 public banks, 3 (60%) banks don’t take prior permission, whereas 2 (40%) banks take permission, but indirectly, i.e. not disclosing the terms and conditions regarding e-mail communications. As far as private banks and foreign banks are concerned, both types of banks show the similar pattern i.e. 4 out of 5 (80%) banks takes permission indirectly, whereas only 1 (20%) bank take permission directly i.e. by disclosing their privacy policy at the time of taking permission.
4.2.5 Frequency of Permission Based E-Mails Sent by Banks on Monthly Basis

In order to find frequency of permitted e-mails sent by different banks on the monthly basis across different types of banks, cross tabulation was used. Table 4.36 shows the cross tabulation result

<table>
<thead>
<tr>
<th>Nature of the Bank</th>
<th>Upto 5</th>
<th>6-8</th>
<th>More than 8</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Private</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Foreign</td>
<td>4</td>
<td>1</td>
<td></td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>7</td>
<td>6</td>
<td>2</td>
<td>15</td>
</tr>
</tbody>
</table>

Table 4.36: Frequency of Monthly Permission Based E-Mails by Banks

It was found that out of 5 public banks, 3 (60%) banks send upto 5 e-mails per month, and more than 8 e-mails were sent by only 1 (20%) bank. With reference to private banks, 4 (80%) banks send 6-8 per month; only 1 (20%) bank sends more than 8 e-mails per month. In case of foreign banks, 4 (80%) banks sends upto 5 e-mails per month and more than 8 e-mails being sent by only 1 (20%) bank.

4.2.6 Opinion about Permission Marketing Messages among Different Types of Banks

In order to find out the opinion of respondents about various Permission Marketing messages, among officials of different types of banks, following set of hypotheses (31 to 34) were tested across different types of banks.

4.2.6.1 Opinion about Personalization While Sending Permitted E-Mails among Different Types of Banks

In order to find whether there is any difference in opinion about personalization while sending permitted e-mails among different types of banks, following hypothesis was formulated and Kruskal Wallis H test was used.
Hypothesis 31

**Null Hypothesis:** There is no difference in opinion about personalization of permitted e-mails among different types of banks.
The value of $p$ was found to be $0.089>.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion about personalization of permitted e-mails among different types of banks.

4.2.6.2 Opinion about Related Content in the Message of Permitted E-mails among Different Types of Banks

In order to find whether there is any difference in opinion about related content in the message of permitted e-mails among different types of banks, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 32

**Null Hypothesis:** There is no difference in opinion about related content in the message of permitted e-mail among different types of banks.
The value of $p$ was found to be $0.174>.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion about related content in the message of permitted e-mail among different types of banks.

4.2.6.3 Opinion about Usefulness of Message in Permitted E-mails among Different Types of Banks

In order to find whether there is any difference in opinion about usefulness of message in permitted e-mails among different types of banks, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 33

**Null Hypothesis:** There is no difference in opinion of about usefulness of message in permitted e-mails among different types of banks.
The value of $p$ was found to be $0.330>.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion about usefulness of message in permitted e-mails among different types of banks.
4.2.6.4 Opinion about Catchy Subject Lines in Permitted E-mails among Different Types of Banks

In order to find whether there is any difference in opinion about catchy subject lines in permitted e-mails among different types of banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 34**

**Null Hypothesis:** There is no difference in opinion of about catchy subject lines in permitted e-mails among different types of banks.

The value of p was found to be 0.028<.05 (5% level of significance), therefore null hypothesis is rejected, hence there is difference in opinion about catchy subject lines in permitted e-mails among different types of banks.

The result of the hypotheses 31 to 34 has been summarized in table 4.37

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Asymp. Sig.</th>
<th>Decision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personalization</td>
<td>.089</td>
<td>No Difference</td>
</tr>
<tr>
<td>Related Content</td>
<td>.174</td>
<td>No Difference</td>
</tr>
<tr>
<td>Usefulness of Message</td>
<td>.330</td>
<td>No Difference</td>
</tr>
<tr>
<td>Catchy Subject Lines</td>
<td>.028</td>
<td>Significant Difference</td>
</tr>
</tbody>
</table>

Table 4.37: Opinion about Permission Marketing Messages among Different Types of Banks

4.2.7 Reasons for Using Permission Based E-mails

The study also focused on the reasons of using permission based e-mails by the different types of banks under the study. Bank officials were asked what might be the reasons, because of which, banks uses permission based e-mails. The reasons have been shown in the figure 4.16(a) to 4.16(j).
<table>
<thead>
<tr>
<th>Statement</th>
<th>Pie chart</th>
</tr>
</thead>
<tbody>
<tr>
<td>It Will Give</td>
<td><strong>Figure 4.16 (a) : Frequency of opinion about getting targeted customers (n=15)</strong></td>
</tr>
<tr>
<td>Targeted Customers</td>
<td><img src="image1" alt="Pie Chart" /> Mean = 4.26</td>
</tr>
<tr>
<td>It Is Cost Effective</td>
<td><strong>Figure 4.16 (b) : Frequency of opinion about cost effectiveness (n=15)</strong></td>
</tr>
<tr>
<td></td>
<td><img src="image2" alt="Pie Chart" /> Mean = 3.13</td>
</tr>
<tr>
<td>Provides More Choice</td>
<td><strong>Figure 4.16 (c) : Frequency of opinion about provision of more choice (n=15)</strong></td>
</tr>
<tr>
<td></td>
<td><img src="image3" alt="Pie Chart" /> Mean = 3.80</td>
</tr>
<tr>
<td>Convey Message Properly</td>
<td><strong>Figure 4.16 (d) : Frequency of opinion about conveying message properly (n=15)</strong></td>
</tr>
<tr>
<td></td>
<td><img src="image4" alt="Pie Chart" /> Mean = 3.46</td>
</tr>
</tbody>
</table>
Figure 4.16 (e) : Frequency of opinion about easiness in operations (n=15)

- Disagree: 7.47%
- Neutral: 5.33%
- Agree: 5.33%
- Strongly agree: 2.13%

Mean = 3.46

Figure 4.16 (f) : Frequency of opinion about need of the day (n=15)

- Disagree: 7.47%
- Neutral: 5.33%
- Agree: 5.33%
- Strongly agree: 2.13%

Mean = 4.20

Figure 4.16 (g) : Frequency of opinion about customer centricity (n=15)

- Neutral: 3.20%
- Agree: 6.40%
- Strongly agree: 6.40%

Mean = 4.00

Figure 4.16 (h) : Frequency of opinion about response (n=15)

- Strongly disagree: 4.27%
- Disagree: 4.27%
- Neutral: 6.39%

Mean = 2.73
Figure 4.16 (a) reveals the opinion for the statement- “permission based e-mails gives targeted customers”. It was found that 5 (33%) respondents were strongly agreed with the statement, followed by 9 (60%) respondents who had shown their agreement for the statement. The mean score of 4.26 also support this finding.

Figure 4.16 (b) reveals the opinion of bank officials for the statement- “permission based e-mails are cost effective”. Majority of the respondents (47 %) were neutral in their opinion, followed by 33%of the respondents who were agreed with this statement. The mean score was found to be 3.13.

Figure 4.16 (c) shows the opinion for the statement-“permission based e-mails provides more choice”. Majority of the respondents (60 %) were agreed with this statement. The mean score was found to be 3.80.

Figure 4.16 (d) summarizes the opinion of bank officials about the statement- “permission based e-mails conveys message properly”. It was found that46%
of the respondents were neutral in their opinion, followed by 40% respondents who had shown their agreement with the statement. The mean score was found to be 3.46.

Figure.4.16 (e) shows the opinion about the statement-“permission based e-mails are easy to operate”. It was found that 47% of the respondents had shown conformity in this regard. The mean score was found to be 3.46.

Figure.4.16 (f) shows the opinion of bank officials about the statement-“permission based e-mails is need of the day”. It was found that 47% of the respondents were strongly agreed with the statement, followed by 33% respondents who had shown their agreement as mean score was found to be 4.20.

Figure.4.16 (g) reveals the opinion for the statement-“permission based e-mails is customer centric”. Majority of the respondents (60%) were agreed with the statement. The mean score of 4.00 confirms that respondents were in agreement with the statement.

Figure.4.16 (h) shows the opinion of the bank officials about the statement-“permission based e-mails is response oriented”. It was found that 27% of the respondents were in agreement with the statement, followed by 27% respondents who were of neutral opinion. The mean score was found to be 2.73.

Figure.4.16 (i) reveals the opinion about the statement-“permission based e-mails is ethical”. It was found that majority of the respondents (60%) agreed with this statement. The mean score of 4.00 confirms that respondents were in agreement with the statement.

Figure.4.16 (j) shows the opinion about the statement-“permission based e-mails is not spam”. It was found that majority of the respondents (54%) were neutral in their opinion, followed by 20% respondents who had shown their agreement with the statement. The mean score was found to be 3.33.
4.2.7.1 Opinion about Getting Targeted Customers by Using Permission Based E-Mail Marketing among Different Types of Banks

In order to find whether there is any difference in opinion about getting targeted customers by using permission based e-mail marketing among different types of banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 35**

*Null Hypothesis*: There is no difference in opinion of about getting targeted customers by using permission based e-mail marketing among different types of banks.

The value of \( p \) was found to be \( 0.274 > 0.05 \) (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion about getting targeted customers by using permission based e-mail marketing among different types of banks.

4.2.7.2 Opinion about Cost Effectiveness of Permission Based E-Mails among Different Types of Banks

In order to find whether there is any difference in opinion about cost effectiveness of permission based e-mails among different types of banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 36**

*Null Hypothesis*: There is no difference in opinion of about cost effectiveness of permission based e-mails among different types of banks.

The value of \( p \) was found to be \( 0.118 > 0.05 \) (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion about cost effectiveness of permission based e-mails among different types of banks.

4.2.7.3 Opinion about Choice to Consumer by using Permission Based E-mail Marketing among Different Types of Banks

In order to find whether there is any difference in opinion about choice to consumer by using permission based e-mail marketing among different types
of banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 37**

**Null Hypothesis**: There is no difference in opinion of about choice to consumer by using permission based e-mail marketing among different types of banks.

The value of p was found to be 0.038<.05 (5% level of significance), therefore null hypothesis is rejected, hence there is difference in opinion about choice to consumer by using permission based e-mail marketing among different types of banks.

**4.2.7.4 Opinion about Conveying of Message properly by using Permission Based E-mail Marketing among Different Types of Banks**

In order to find whether there is any difference in opinion about conveying of message properly by using permission based e-mail marketing among different types of banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 38**

**Null Hypothesis**: There is no difference in opinion of about conveying of message properly by using permission based e-mail marketing among different types of banks.

The value of p was found to be 0.189>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion about conveying of message properly by using permission based e-mail marketing among different types of banks.

**4.2.7.5 Opinion about Permission Based E-mail Marketing is Easier to Operate among Different Types of Banks**

In order to find t whether there is any difference in opinion about permission based e-mail marketing is easier to operate among different types of banks, following hypothesis was formulated and Kruskal Wallis H test was used.
Hypothesis 39

**Null Hypothesis**: There is no difference in opinion of about permission based e-mail marketing is easier to operate among different types of banks. The value of $p$ was found to be $0.731 > 0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion about permission based e-mail marketing is easier to operate among different types of banks.

**4.2.7.6 Opinion about Permission Based E-mail Marketing is Need of the Day among Different Types of Banks**

In order to find whether there is any difference in opinion about permission based e-mail marketing is need of the day among different types of banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 40**

**Null Hypothesis**: There is no difference in opinion about permission based e-mail marketing is need of the day among different types of banks. The value of $p$ was found to be $0.378 > 0.05$ (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion about permission based e-mail marketing is need of the day among different types of banks.

**4.2.7.7 Opinion about Permission Based E-mail Marketing is Customer Centric among Different Types of Banks**

In order to find whether there is any difference in opinion about permission based e-mail marketing is customer centric among different types of banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 41**

**Null Hypothesis**: There is no difference in opinion about permission based e-mail marketing is customer centric among different types of banks. The value of $p$ was found to be $0.048 < 0.05$ (5% level of significance), therefore null hypothesis is rejected, hence there is difference in opinion about
permission based e-mail marketing is customer centric among different types of banks.

4.2.7.8 Opinion about Permission Based E-mail Marketing is Response Oriented among Different Types of Banks

In order to find whether there is any difference in opinion about permission based e-mail marketing is response oriented among different types of banks, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 42

Null Hypothesis: There is no difference in opinion of about permission based e-mail marketing is response oriented among different types of banks.

The value of p was found to be 0.233>.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion about permission based e-mail marketing is response oriented among different types of banks.

4.2.7.9 Opinion about Permission Based E-mail Marketing is Ethical among Different Types of Banks

In order to find whether there is any difference in opinion about permission based e-mail marketing is ethical among different types of banks, following hypothesis was formulated and Kruskal Wallis H test was used.

Hypothesis 43

Null Hypothesis: There is no difference in opinion of about permission based e-mail marketing is ethical among different types of banks.

The value of p was found to be 0.038<.05 (5% level of significance), therefore null hypothesis is rejected, hence there is difference in opinion about permission based e-mail marketing is ethical among different types of banks.

4.2.7.10 Opinion about Permission Based E-mails is not Spam among Different Types of Banks
In order to find whether there is any difference in opinion about permission based e-mails are not spam among different types of banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 44**

**Null Hypothesis**: There is no difference in opinion of about permission based e-mails is not spam among different types of banks.

The value of p was found to be 0.438 > 0.05 (5% level of significance), therefore null hypothesis is accepted, hence there is no difference in opinion about permission based e-mails are not spam among different types of banks.

The result of the hypotheses 35 to 44 has been summarized in table 4.38

<table>
<thead>
<tr>
<th>Parameter under study</th>
<th>Asymp. Sig.</th>
<th>Opinion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Getting Targeted Customers</td>
<td>.274</td>
<td>No Difference</td>
</tr>
<tr>
<td>Cost Effective</td>
<td>.118</td>
<td>No Difference</td>
</tr>
<tr>
<td>More Choice</td>
<td>.038</td>
<td>Significant Difference</td>
</tr>
<tr>
<td>Conveying Message Properly</td>
<td>.189</td>
<td>No Difference</td>
</tr>
<tr>
<td>Easier to Operate</td>
<td>.731</td>
<td>No Difference</td>
</tr>
<tr>
<td>Need of the Day</td>
<td>.378</td>
<td>No Difference</td>
</tr>
<tr>
<td>Costumer Centricity</td>
<td>.048</td>
<td>Significant Difference</td>
</tr>
<tr>
<td>Response Orientation</td>
<td>.233</td>
<td>No Difference</td>
</tr>
<tr>
<td>Ethicality</td>
<td>.038</td>
<td>Significant Difference</td>
</tr>
<tr>
<td>Not a Spam</td>
<td>.438</td>
<td>No Difference</td>
</tr>
</tbody>
</table>

Table 4.38: Opinion about Reasons for using Permission Based E-Mail Marketing Practices among Different Types of Banks
4.2.8 Usage of Permission Based E-mails

The usage pattern of permission based e-mails, which was found in the different types of banks, is given in the figure 4.17. It was found that 40% (6 out of 15) of the respondents had given bank accounts as well as schemes/benefits as their first choice to be messaged in permission based e-mails, followed by marketing of loans as a product which was ranked as first choice among 20% (3 out of 15) of the respondents.

4.2.9 Maintenance of Privacy of the Details of the Customer

In order to find out the opinion on maintenance of privacy of the details of the customer, respondents were asked to give their viewpoint on a five point scale, results of which is presented in the figure 4.17. It was found that almost 50% (8 out of 15) of the respondents were neutral, followed by 40% (6 out of 15) of the respondents who had shown their agreement.
4.2.9.1 Opinion about Privacy of the Details of the Customer among Different Types of Banks

In order to find whether there is any difference in opinion about privacy of the details of the customer among different types of banks, following hypothesis was formulated and Kruskal Wallis H test was used.

**Hypothesis 45**

**Null Hypothesis**: There is no difference in opinion about privacy of the details of the customer among different types of banks.

The value of p was found to be $0.048 < 0.05$ (5% level of significance), therefore null hypothesis is rejected, hence there is difference in opinion about privacy of the details of the customer among different types of banks.