

## CHAPTER 5

### ANALYSIS AND INTERPRETATION

<b>Sr. No.</b>	<b>Particulars</b>	<b>Page No.</b>
<b>5.1</b>	Analysis of Demographic Characteristics of Women Respondent	181
5.1.1	The Type of a Bank in which Women have a Bank Account	183
5.1.2	A Women Having Knowledge of Difference In Types of Bank	184
5.1.3	The Type of Bank Account Women Possess	185
5.1.4	The Women Find Procedure to Open Bank Account Difficult	186
5.1.5	The Procedure conducted by Women to operate Bank Account	187
5.1.6	The Factors Considered by Women For the Selection of Bank	188
5.1.7	The Form of Advertisement that Influences Woman the most in Decision Making for Opening a Bank Account	190
5.1.8	The Effect of Advertisement on Women Related to Bank	192
5.1.9	The Factors Influencing the Selection of One Bank Over Other	193
5.1.10	The Banking Products and Services for which A Women get knowledge through Advertisement	195
5.1.11	Various types of Loans for which Women get Knowledge through Bank Advertisement	197
5.1.12	An Innovative Banking Services about which Women get Knowledge through Banking Advertisement	199
5.1.13	The Banking Advertisements Aware Women About	201

	5.1.14	The Form of Advertisement That Creates Greater Impact on Women	203
	5.1.15	A Women Started Availing the Banking Services after Watching Bank Advertisement	204
	5.1.16	An Impact of Advertisement In Decision Making Female Banking Customer	206
<b>5.2</b>	<b>Hypothesis Testing</b>		<b>209</b>
	5.2.1	Analysis of Classification of Respondents: Age Wise	209
	5.2.3	Analysis of Classification of Respondents: Occupation Wise	211
	5.2.5	Analysis of Classification of Respondents: Education Wise	214
	5.2.7	Analysis of Classification of Respondents: Marital Status Wise	216
	5.2.9	Analysis of Classification of Respondents: Annual Income Wise	218
	5.2.11	Analysis of Classification of Respondents: City Wise	221
	5.2.13	Analysis of Classification of Respondents: Family Status Wise	224

## Data Collection

<b>Respondents</b>	<b>Requested</b>	<b>Received</b>	<b>Gap</b>
All women of major cities of Saurashtra region.	720	500	220

<b>Sr. No.</b>	<b>City</b>	<b>Requested</b>	<b>Received</b>	<b>Gap</b>
1.	Rajkot	80	70	10
2.	Jamnagar	80	43	37
3.	Bhavnagar	80	66	14
4.	Amreli	80	79	01
5.	Surendranagar	80	59	21
6.	Junagadh	80	31	49
7.	Porbandar	80	61	19
8.	Morbi	80	42	38
9.	Somnath	80	49	31
	<b>Total</b>	<b>720</b>	<b>500</b>	<b>220</b>

## 5.1 ANALYSIS OF DEMOGRAPHIC CHARACTERISTICS OF WOMEN RESPONDENT

The demographic characteristics of the sample women reveal certain features which are summarised in coming paragraphs.

### Demographic Variables of the Respondents

Sr. No.	Particulars	Number of Respondents	Percentages
<b>1.</b>	<b>Age</b>		
	18 yrs to 25 yrs	177	35.4
	26 yrs to 40 yrs	206	41.2
	41 yrs to 60 yrs	107	21.4
	61 yrs and above	10	2.00
	<b>Total</b>	<b>500</b>	<b>100</b>
<b>2.</b>	<b>Marital Status</b>		
	Unmarried	198	39.60
	Married	278	55.60
	Widow	17	3.40
	Divorced	7	1.4
	<b>Total</b>	<b>500</b>	<b>100</b>
<b>3.</b>	<b>Family Status</b>		
	Individual	43	8.60
	Nuclear Family	230	46.0
	Joint Family	227	45.4
	<b>Total</b>	<b>500</b>	<b>100</b>

<b>4.</b>	<b>Education</b>		
	Under graduate	118	23.60
	Graduate	238	47.60
	Post Graduate	144	28.80
	Others	0	0
	<b>Total</b>	<b>500</b>	<b>100</b>
<b>5.</b>	<b>Occupation</b>		
	Unemployed	205	41.00
	Government Job	28	5.60
	Private Job	157	31.40
	Self-employed	52	10.40
	Others	58	11.60
	<b>Total</b>	<b>500</b>	<b>100</b>
<b>6.</b>	<b>Annual Income</b>		
	Not Applicable	262	52.40
	Less than Rs. 1,00,000	126	25.20
	Rs. 1,00,001 to Rs. 2,00,000	65	13.00
	Rs. 2,00,001 to Rs. 5,00,000	42	8.40
	Rs. 5,00,001 and above	05	1.00
	<b>Total</b>	<b>500</b>	<b>100</b>

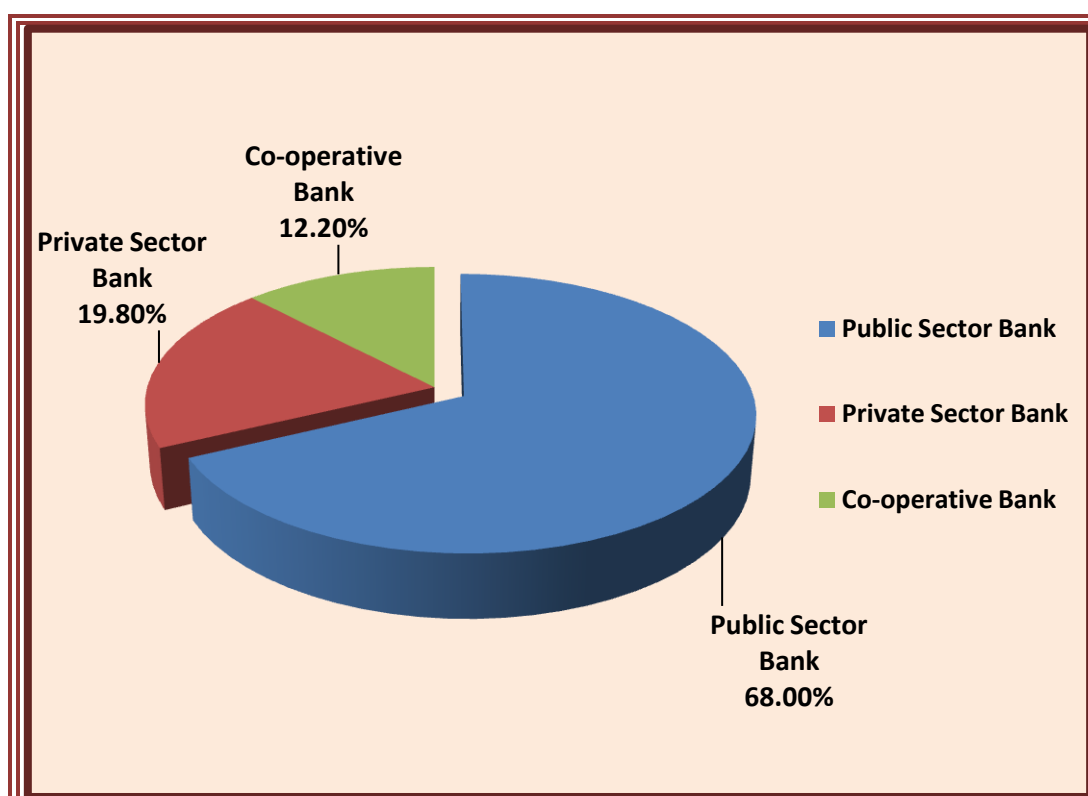
**Table – 5.1.1**

**The Type of Bank In which Women have Bank Account.**

<b>Sr. No.</b>	<b>Type of Bank</b>	<b>Number of Respondents</b>	<b>Percentage (%)</b>
1.	Public Sector Bank	340	68.0
2.	Private Sector Bank	99	19.8
3.	Co-operative Bank	61	12.2
	<b>Total</b>	<b>500</b>	<b>100</b>

**Chart – 5.1.1**

**A Chart Showing Types of Banks Preferred by Women**



**Interpretation:**

As per statistical analysis the researcher can advocate that majority of Women sample respondent which consist of 68%, who has bank account in Public Sector bank whereas, 20% Women has a bank account in Private sector bank. However, only 12% Women respondents possess an account in Co-operative bank.

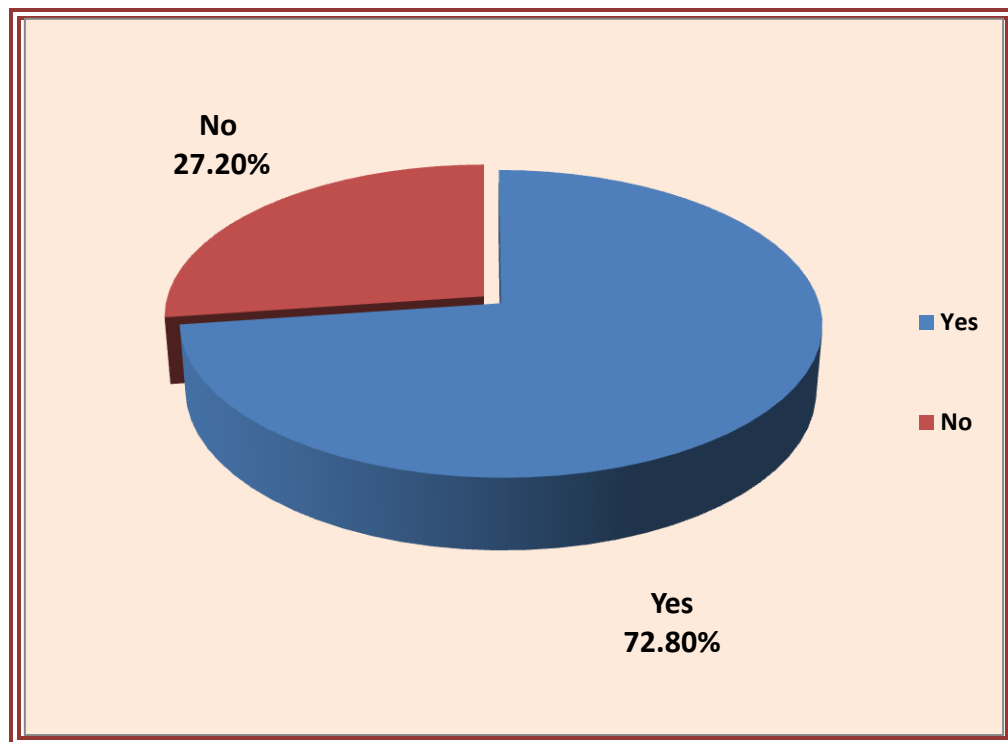
**Table – 5.1.2**

**A Women Having Knowledge of Difference in Types of Bank**

<b>Sr. No.</b>	<b>Particulars</b>	<b>Number of Respondents</b>	<b>Percentage (%)</b>
1.	Yes	364	72.8
2.	No	136	27.2
	<b>Total</b>	<b>500</b>	<b>100</b>

**Chart – 5.1.2**

**A Chart Showing Knowledge Among Women About Difference in Types of Bank**



**Interpretation:**

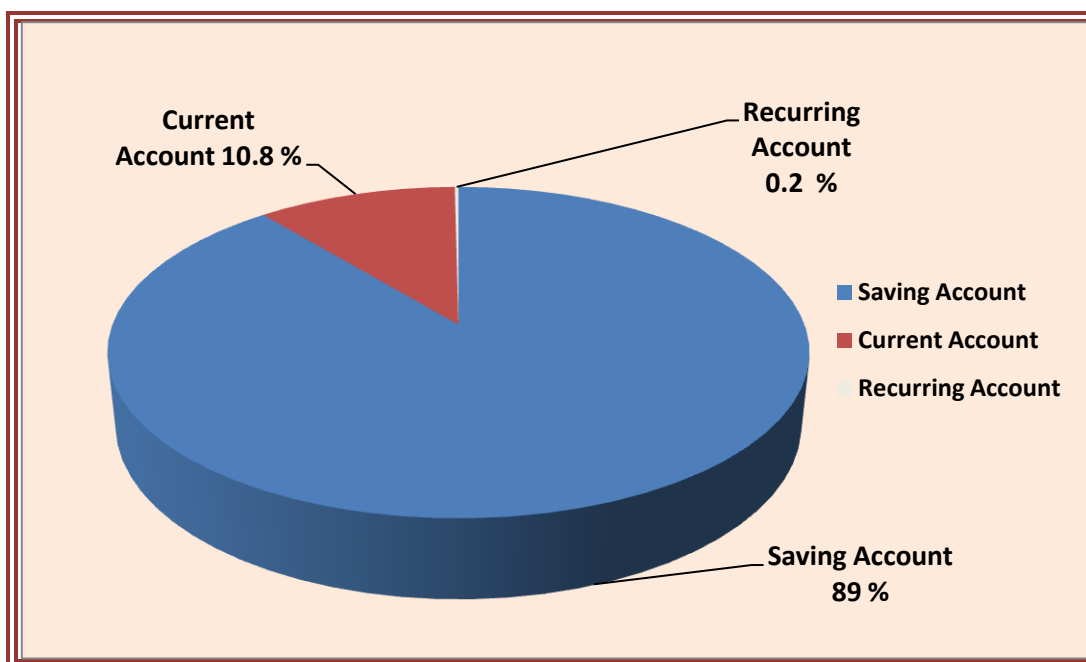
It is presumed by researcher that every bank account holder must know the type of bank in which he owes an account. Considering this, the researcher has found that satisfactorily, nearly 73% Women respondent are aware about the difference

between Public sector bank, Private sector bank and Co-operative bank through advertisement whereas, nearly 27% Women disagree that advertisement is helpful to them in bringing awareness about disparity among Public sector bank, Private sector bank and Co-operative bank.

**Table – 5.1.3**  
**The Type of Bank Account Women Possess**

<b>Sr. No.</b>	<b>Particulars</b>	<b>Number of Respondents</b>	<b>Percentage (%)</b>
1.	Saving Account	445	89.0
2.	Current Account	54	10.8
3.	Recurring Account	1	0.2
	<b>Total</b>	<b>500</b>	<b>100</b>

**Chart – 5.1.3**  
**A Chart Showing The Type of Bank Account Women Possess**





### Interpretation:

The data of sample Women respondent indicates that majority of Women respondents utilises Saving account service and followed by almost 11% of Women who operates Current account whereas, just negligible 0.2% of women utilises the recurring account facility.

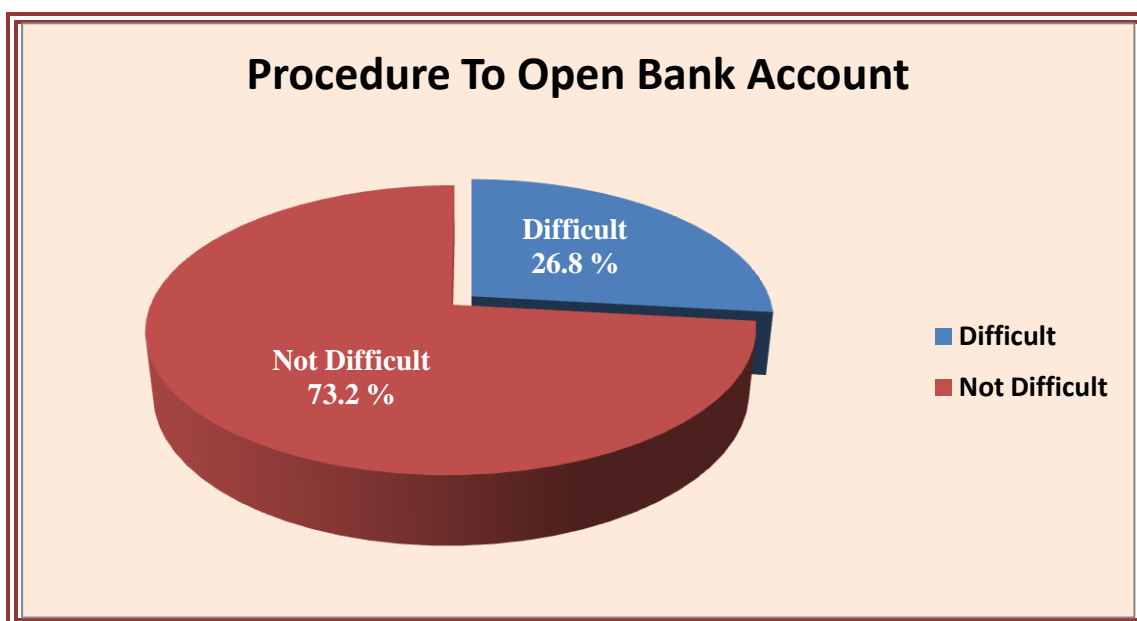
**Table – 5.1.4**

**The Women Find Procedure To Open Bank Account Difficult**

Sr. No.	Particulars	Number of Respondents	Percentage (%)
1.	Yes	134	26.8
2.	No	366	73.2
	<b>Total</b>	<b>500</b>	<b>100</b>

**Chart – 5.1.4**

**A Chart Showing Procedure to Open a Bank Account Difficult**



### Interpretation:

The researcher has opined the view of Women to know whether they find the procedure to open bank account easy or difficult. Note worthily, nearly 74% Women responded that they do not find the bank account opening procedure difficult. The reason can be increasing women literacy ratio in country, high cost of living, as well as increasing her independency level, which is transforming her to be a working lady. At times, unavailability of required documents for opening a bank account especially for deprived and dominated Women can be the constraint which makes them less comfortable in bank account opening procedure.

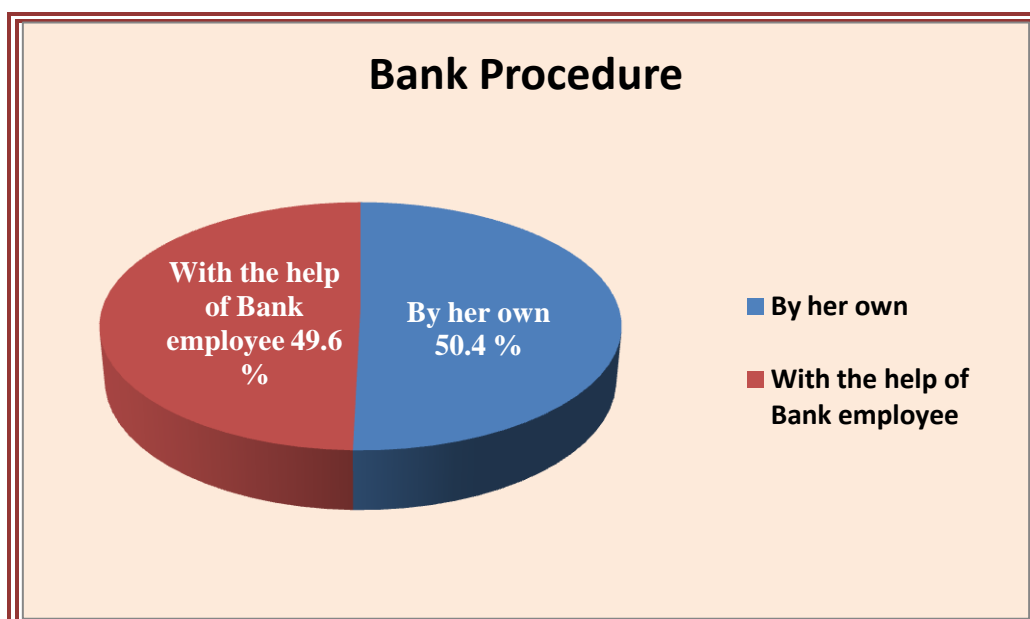
**Table – 5.1.5**

**The Procedure Conducted by Women to Operate Bank Account**

<b>Sr. No.</b>	<b>Particulars</b>	<b>Number of Respondents</b>	<b>Percentage (%)</b>
1.	By her own	252	50.4
2.	With the help of Bank employee	248	49.6
	<b>Total</b>	<b>500</b>	<b>100</b>

**Chart – 5.1.5**

**A Chart Showing How Women Operates Procedure To Open A Bank Account**



**Interpretation:**

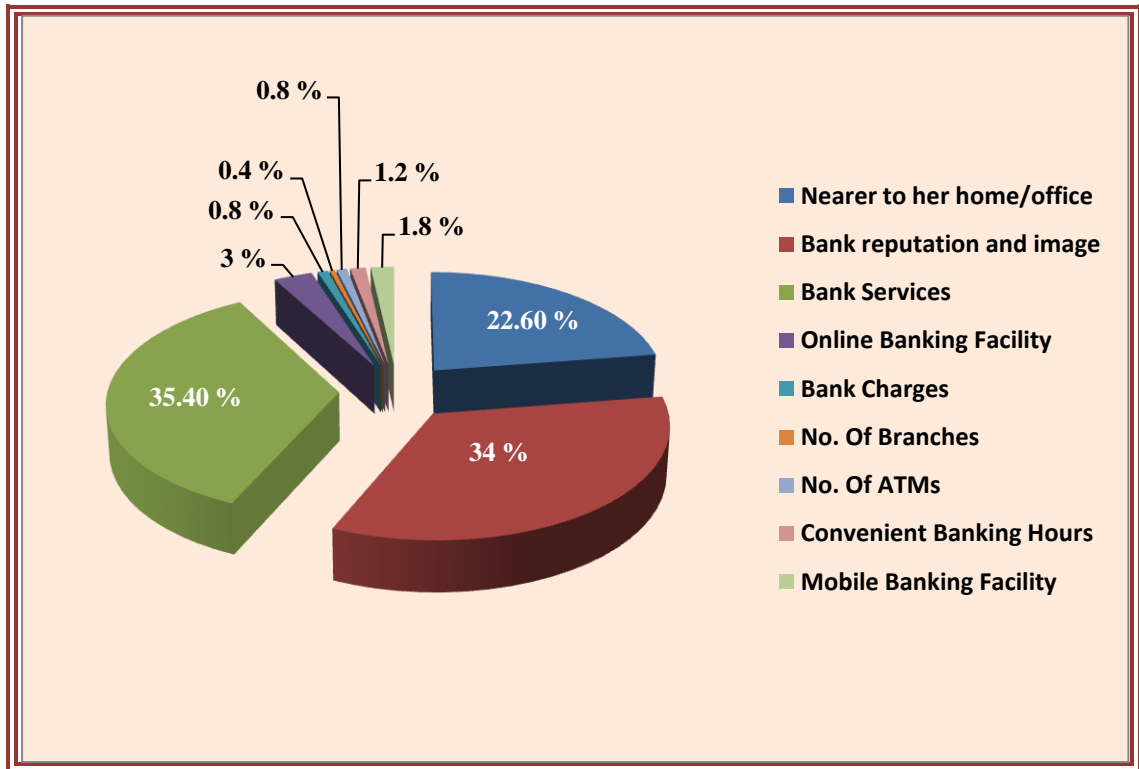
As per the researcher noteworthy 73% of women respondent do not find bank opening account difficult which brings one more fact in light that though they find procedure to open a bank account easy, almost 50% women respondent take assistance of bank employee while opening an account and other 50% respondents are enjoying independency with regards to same. They do it by their own.

**Table – 5.1.6****The Factors Considered by Women For the Selection of Bank**

<b>Sr. No.</b>	<b>Particulars</b>	<b>Number of Respondents</b>	<b>Percentage (%)</b>
1.	Nearer to her home/office	113	22.6
2.	Bank reputation and image	170	34.0
3.	Bank Services	177	35.4
4.	Online Banking Facility	15	3.0
5.	Bank Charges	4	0.8
6.	No. Of Branches	2	0.4
7.	No. Of ATMs	4	0.8
8.	Convenient Banking Hours	6	1.2
9.	Mobile Banking Facility	9	1.8
	<b>Total</b>	<b>500</b>	<b>100</b>

Chart – 5.1.6

A Chart Showing Factors Considered by Women for the Selection of Bank



**Interpretation:**

The researcher has reviewed the opinion of sample women respondents with regards to the factors which influences her while selection of bank. As per statics available, the researcher can advocate that almost 91% of women respondent conveys that either Bank services offered by bank, Bank reputation or the location of bank being nearer to their home plays pivotal role in influencing them for the bank selection which is 35.4%, 34% and 22.6% respectively and rest of the factor altogether hardly affect by just 8%, which includes Convenient Banking Hours, Bank charges, Number of branches and ATMs and mobile banking facility.

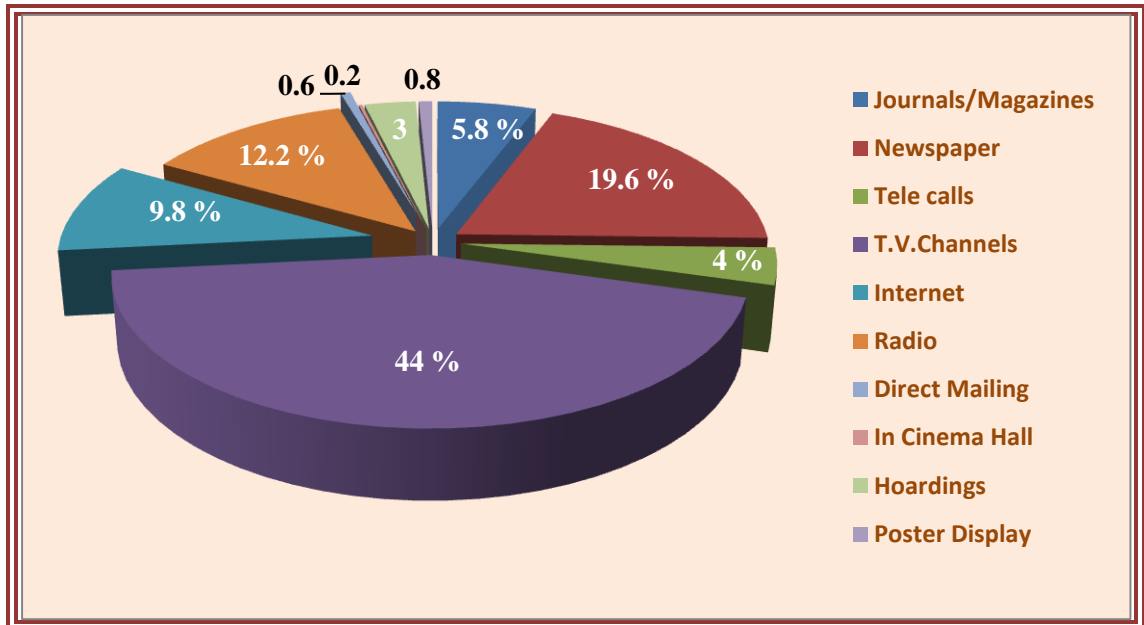
Table – 5.1.7

**The Form of Advertisement That Influences Woman The Most In Decision  
Making For Opening A Bank Account**

<b>Sr. No.</b>	<b>Particulars</b>	<b>Number of Respondents</b>	<b>Percentage (%)</b>
1.	Journals/Magazines	29	5.80
2.	Newspaper	98	19.60
3.	Tele calls	20	4.00
4.	T.V. Channels	220	44.0
5.	Internet	49	9.80
6.	Radio	61	12.2
7.	Direct Mailing	03	0.6
8.	In Cinema Hall	01	0.2
9.	Hoardings	15	3.0
10	Poster Display	04	0.8
	<b>Total</b>	<b>500</b>	<b>100</b>

Chart –5.1.7

**A Chart Showing The Form of Advertisement That Influences Woman The Most In Decision Making For Opening A Bank Account**



**Interpretation:**

The research by researcher reveals that the Television advertisement contributes remarkably by 44% which is unignorable in influencing the Women of Saurashtra region for making decision of opening a bank account and followed by Newspaper with substantial 19.6% contribution and Radio 12.2%. There are many other forms also like Magazines and Internet which influences the women decision making power by 5.8% and 9.8% respectively. The researcher can convey through data collected that though, Tele calls, Hoardings, Direct mailing, Poster Display and so on are emerging form of attracting customers but these are hardly contributing 8.6% in decision making of women of Saurashtra region, as far as, banking knowledge is concerned.

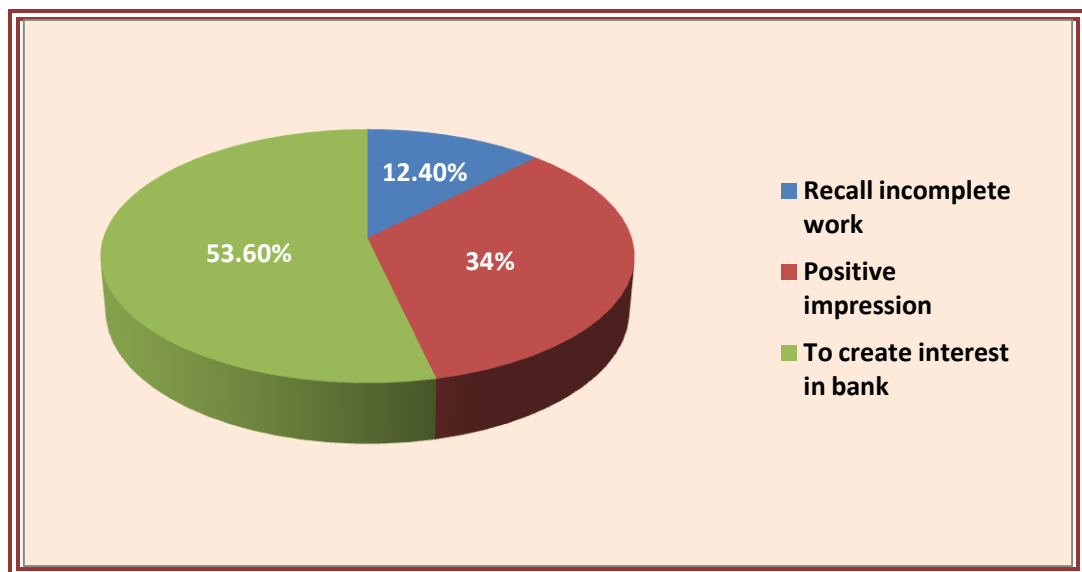
**Table – 5.1.8**

**The Effect of Advertisement on Women Related to Bank**

<b>Sr. No.</b>	<b>Particulars</b>	<b>Number of Respondents</b>	<b>Percentage (%)</b>
1.	Recall incomplete work	62	12.4
2.	Positive impression	170	34.0
3.	To create interest in bank	268	53.6
	<b>Total</b>	<b>500</b>	<b>100</b>

**Chart – 5.1.8**

**A Chart Showing Effect of Advertisement On Women Related To Bank**



**Interpretation:**

It is apt that advertisement has tremendous impact on viewer and it creates strong impression on them. From the study, the researcher has found that advertisement creates interest among women towards bank. Almost 54% respondent agree that advertisement of bank generates their interest in bank and just 12% Women respondent feels that they recall incomplete work related to bank while viewing bank advertisements. In all, 34% Women respondents get positive impression about bank

on their mind while viewing advertisement. Overall, almost 88% of women either get positive impression or get interested in bank due to advertisement of banking products and services.

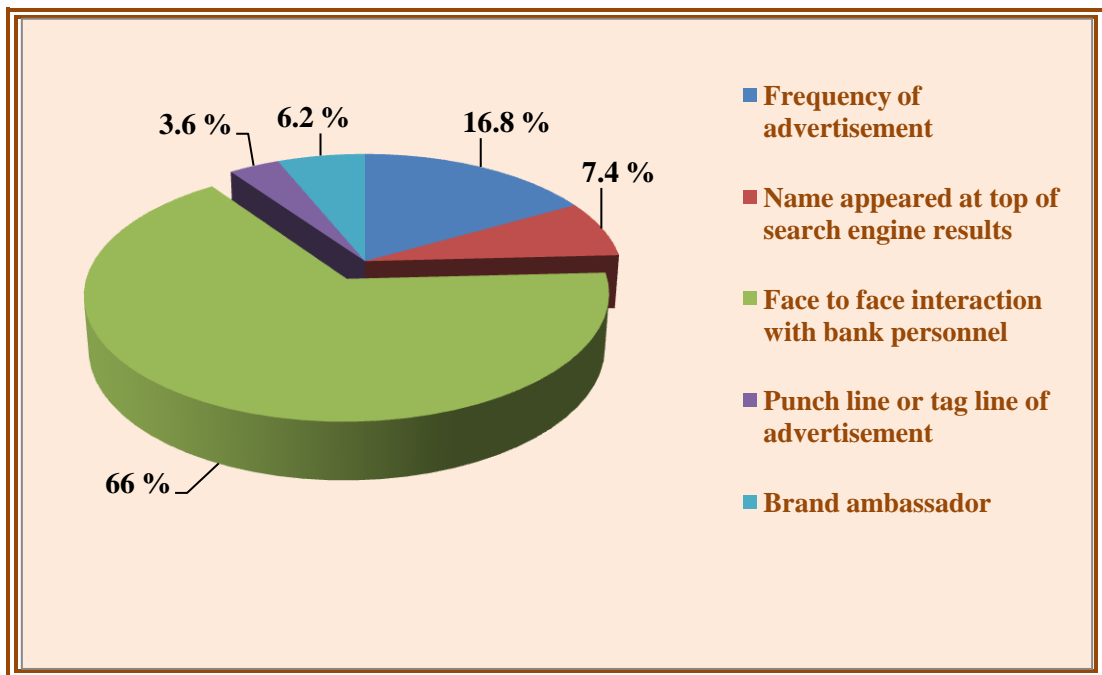
**Table – 5.1.9**  
**The Factors Influencing the Selection Of One Bank Over Other**

<b>Sr. No.</b>	<b>Particulars</b>	<b>Number of Respondents</b>	<b>Percentage (%)</b>
1.	Frequency of advertisement	84	16.8
2.	Name appeared at top of search engine results	37	7.4
3.	Face to face interaction with bank personnel	330	66
4.	Punch line or tag line of advertisement	18	3.6
5.	Brand ambassador	31	6.2
	<b>Total</b>	<b>500</b>	<b>100</b>



Chart – 5.1.9

**A Chart Showing Factors Influencing Selection Of One Bank Over Other**



**Interpretation:**

The Pie chart reveals the opinion of respondents with regards to the factors influencing selection of one bank over other to women. The collected data reveals that Face to face interaction of women with bank employees plays pivotal role in their decision making at the time of selection of bank. Frequency of advertisement embarks 16.8% of women respondents whereas, name appeared at the top of search engine and Brand ambassador of bank advertisement impacts 7.4% and 6.2% respectively. Punch line or Tag line of bank advertisement is not noteworthy with regards to women in her selection of bank.

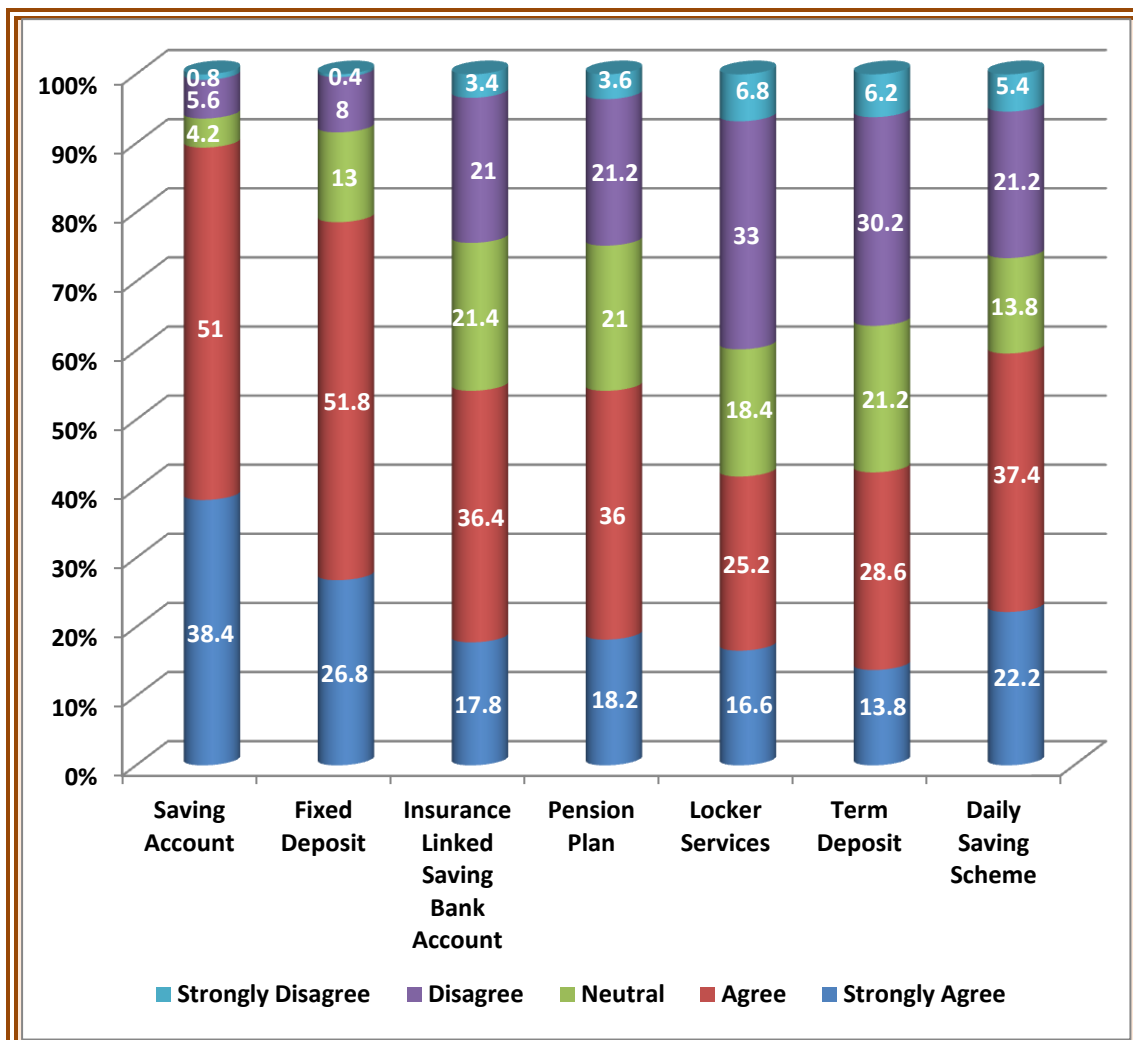
**Table – 5.1.10**

**The Banking Products and Services For Which A Women Get Knowledge  
Through Advertisement**

<b>Products and Services</b>	<b>No. Of Respondents</b>						<b>Response in Percentage (%)</b>					
	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>	<b>Total</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>	<b>Total</b>
Saving Account	192	255	21	28	4	<b>500</b>	38.4	51	4.2	5.6	0.8	<b>100</b>
Fixed Deposit	134	259	64	40	3	<b>500</b>	26.8	51.8	13	8	0.4	<b>100</b>
Insurance Linked Saving Bank Account	89	182	107	105	17	<b>500</b>	17.8	36.4	21.4	21	3.4	<b>100</b>
Pension Plan	91	180	105	106	18	<b>500</b>	18.2	36	21	21.2	3.6	<b>100</b>
Locker Services	83	126	92	165	34	<b>500</b>	16.6	25.2	18.4	33	6.8	<b>100</b>
Term Deposit	69	143	106	151	31	<b>500</b>	13.8	28.6	21.2	30.2	6.2	<b>100</b>
Daily Saving Scheme	111	187	69	106	27	<b>500</b>	22.2	37.4	13.8	21.2	5.4	<b>100</b>

Chart – 5.1.10

**A Chart Showing Banking Products and Services For Which A Women Get Knowledge Through Advertisement**



**Interpretation:**

The after discussion with the respondents can advocate that women get knowledge about banking products like Saving Account, Fixed Deposit, Insurance linked saving account, Pension plan and Daily saving schemes through advertisement in various modes like television, Newspaper, Radio and Internet mainly. On the contrary, advertisements does not influence or aware them regarding available Locker services and Term deposits.

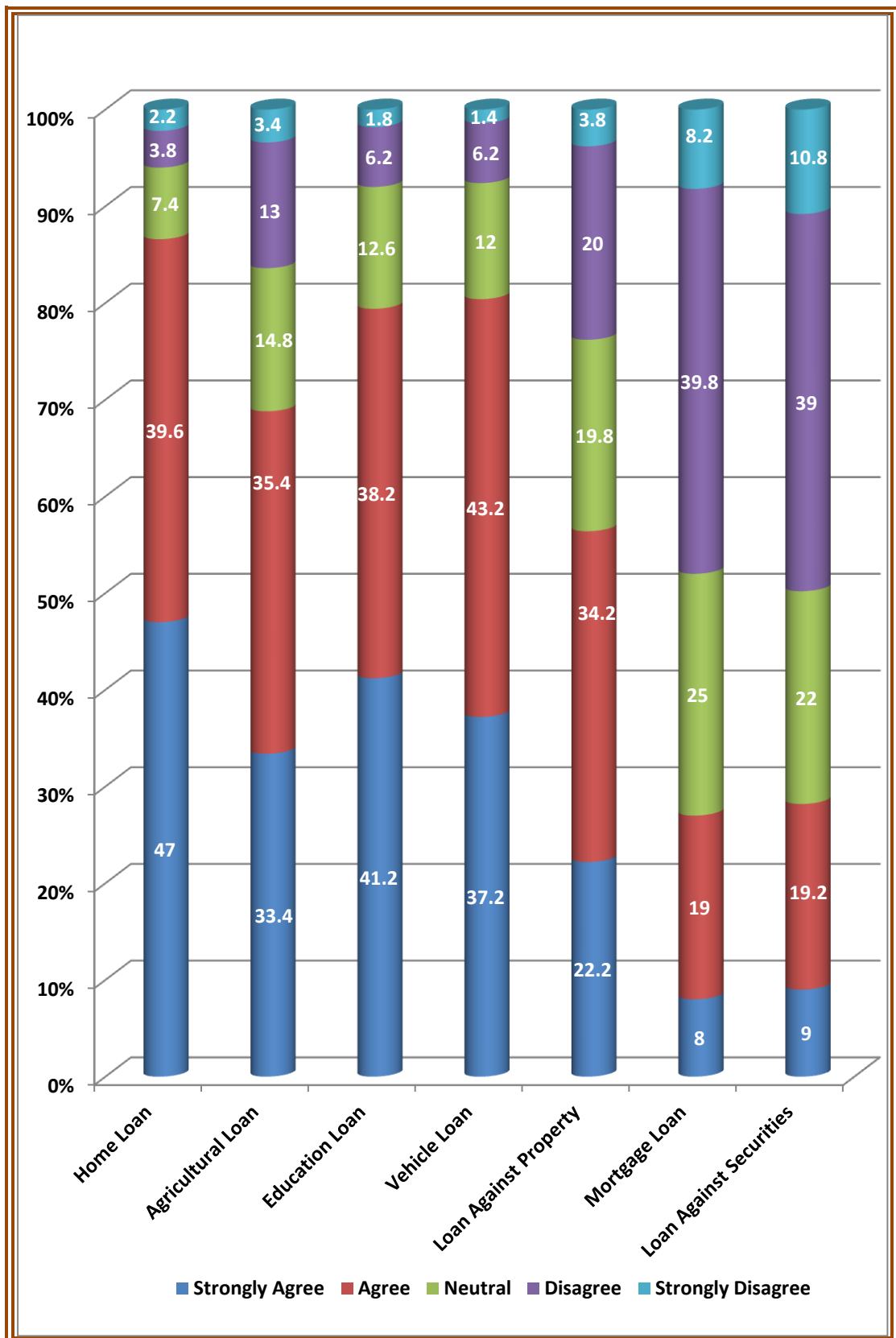
**Table – 5.1.11**

**Various Types Of Loans For Which Women Get Knowledge Through Bank Advertisement**

<b>Products (Loans)</b>	<b>No. Of Respondents</b>						<b>Response in Percentage (%)</b>					
	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>	<b>Total</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>	<b>Total</b>
Home Loan	235	198	37	19	11	<b>500</b>	47	39.6	7.4	3.8	2.2	<b>100</b>
Agricultural Loan	167	177	74	65	17	<b>500</b>	33.4	35.4	14.8	13	3.4	<b>100</b>
Education Loan	206	191	63	31	9	<b>500</b>	41.2	38.2	12.6	6.2	1.8	<b>100</b>
Vehicle Loan	186	216	60	31	7	<b>500</b>	37.2	43.2	12	6.2	1.4	<b>100</b>
Loan Against Property	111	171	99	100	19	<b>500</b>	22.2	34.2	19.8	20	3.8	<b>100</b>
Mortgage Loan	40	95	125	199	41	<b>500</b>	08	19	25	39.8	8.2	<b>100</b>
Loan Against Securities	45	96	110	195	54	<b>500</b>	09	19.2	22	39	10.8	<b>100</b>

Chart – 5.1.11

**A Chart Showing Various Types Of Loans For Which Women Get Knowledge Through Bank Advertisement**



### **Interpretation:**

As the basic purpose of advertisement is to bring awareness about the existence of brand and its products and ultimately to persuade the viewer to be a customer. As per the data collected by researcher, 8 fold of the women among the total respondents either strongly agree or agree that advertisement is imparting knowledge various bank Loans which includes, Home loan, Agriculture loan, Education loan, Vehicle loan and loan against property mainly through the modes of advertisement like Television, Newspaper, Internet and Radio. Though less, but Hoardings, Posters and Tele calls also appeal to women. Whereas, they do not educated about Mortgage Loan and Loan against security through advertisement.

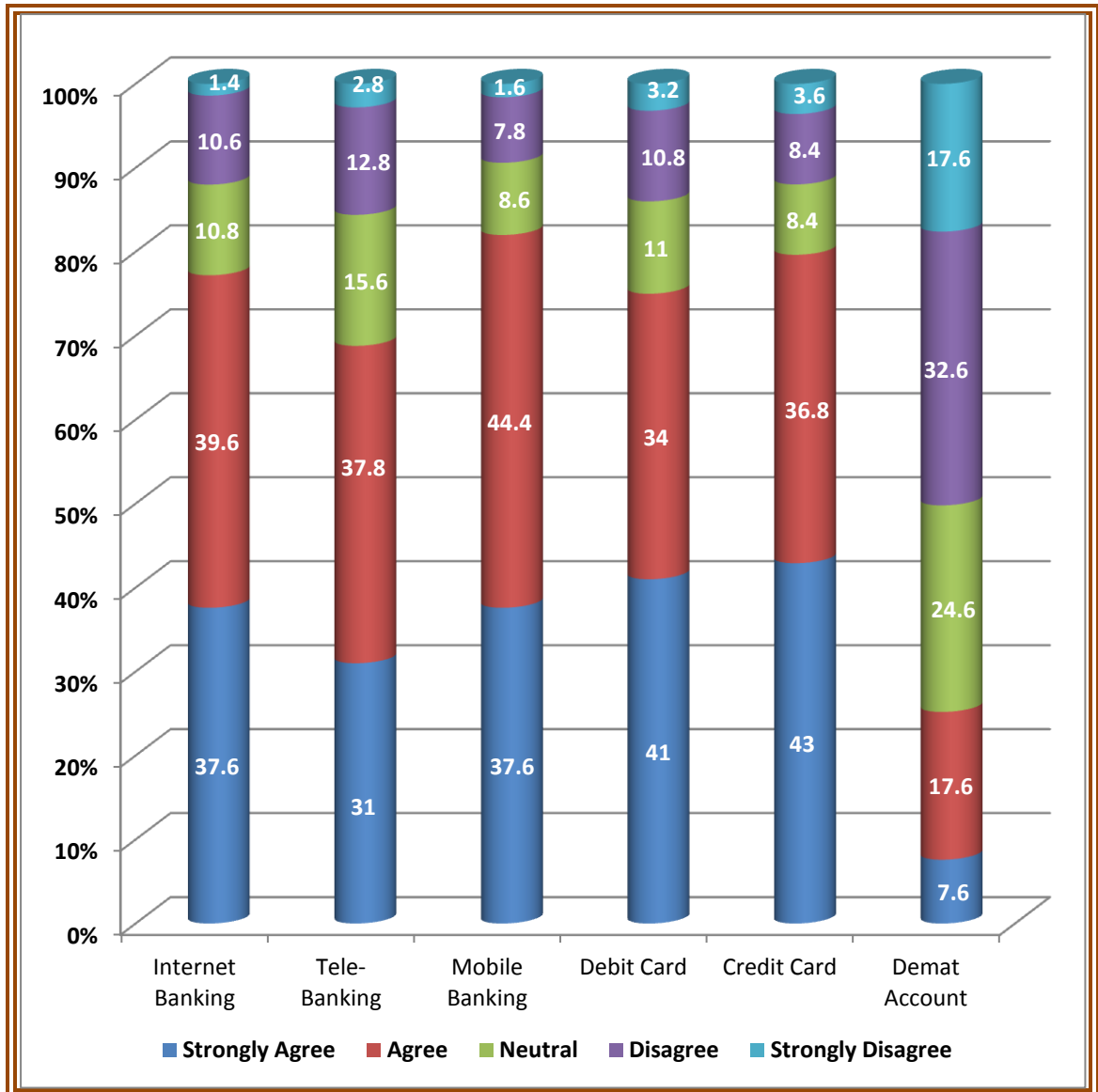
**Table – 5.1.12**

**An Innovative Banking Services About Which Women Get Knowledge Through Banking Advertisement**

Services	No. Of Respondents						Response in Percentage (%)					
	SA	A	N	D	SD	Total	SA	A	N	D	SD	Total
Internet Banking	188	198	54	53	7	<b>500</b>	37.60	39.6	10.80	10.6	1.4	<b>100</b>
Tele-Banking	155	189	78	64	14	<b>500</b>	31	37.8	15.60	12.8	2.8	<b>100</b>
Mobile Banking	188	222	43	39	8	<b>500</b>	37.6	44.4	8.60	7.8	1.6	<b>100</b>
Debit Card	205	170	55	54	16	<b>500</b>	41	34	11	10.8	3.2	<b>100</b>
Credit Card	215	184	41	42	18	<b>500</b>	43	36.80	8.4	8.4	3.6	<b>100</b>
Demat Account	38	88	123	163	88	<b>500</b>	7.6	17.6	24.6	32.6	17.6	<b>100</b>

Chart – 5.1.12

**A Chart Showing Various Innovative Banking Services About Which Women Get Knowledge Through Banking Advertisement**



**Interpretation:**

The data collected reflects that, with regards to bringing knowledge about innovative banking products and services, the proportion of women, who either strongly agree or agree is quite higher by approximately 82% as far as awareness about Internet banking, Tele banking, Mobile banking, usage of Debit card and Credit card is concerned. However, they do not get much awareness about Demat account through banking advertisement.

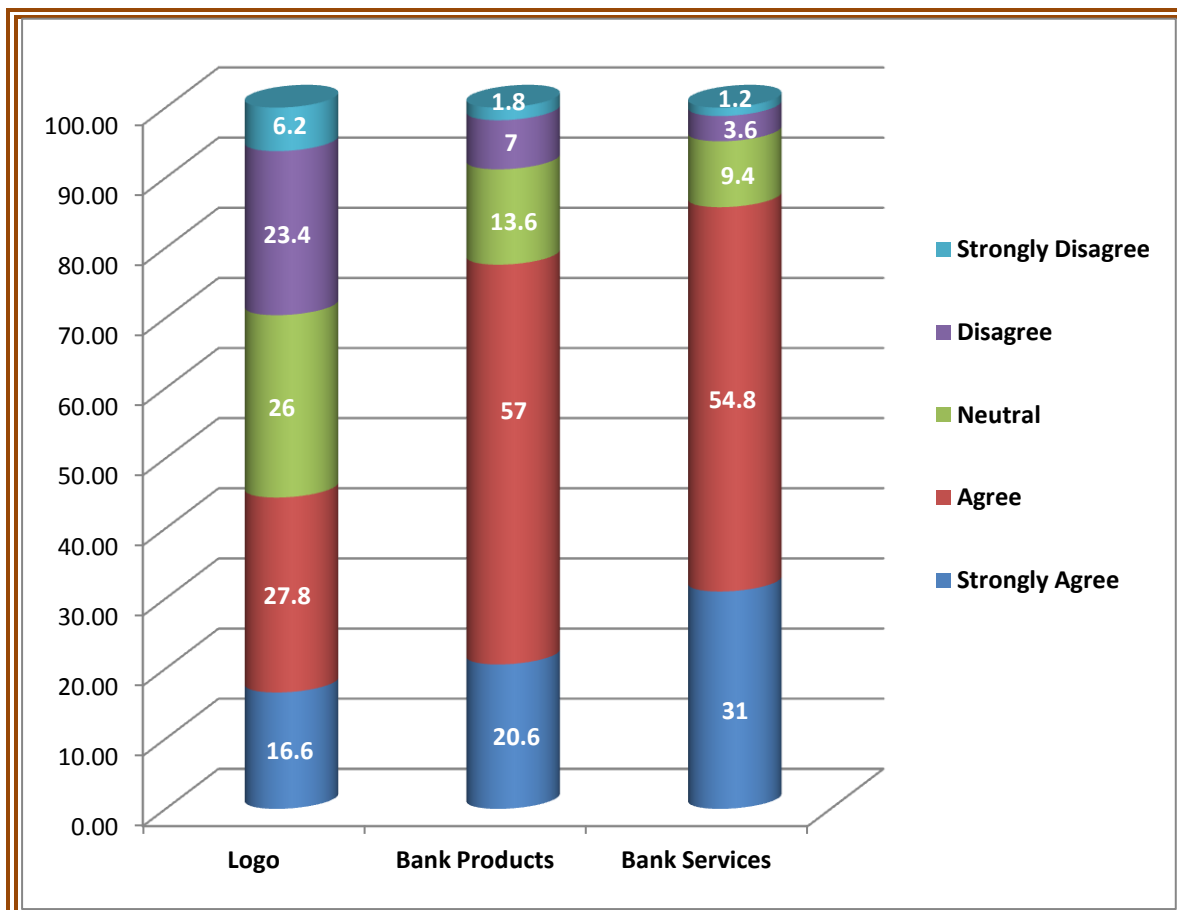
**Table – 5.1.13**

**The Banking Advertisements Aware Women About**

Particulars	No. Of Respondents						Response in Percentage (%)					
	SA	A	N	D	SD	Total	SA	A	N	D	SD	Total
Logo	83	139	130	117	31	<b>500</b>	16.6	27.8	26	23.4	6.2	<b>100</b>
Bank Products	103	285	68	35	9	<b>500</b>	20.6	57	13.6	7	1.8	<b>100</b>
Bank Services	155	274	47	18	6	<b>500</b>	31	54.8	9.4	3.6	1.2	<b>100</b>

**Chart – 5.1.13**

**A Chart Showing Banking Advertisements Aware Women About**





**Interpretation:**

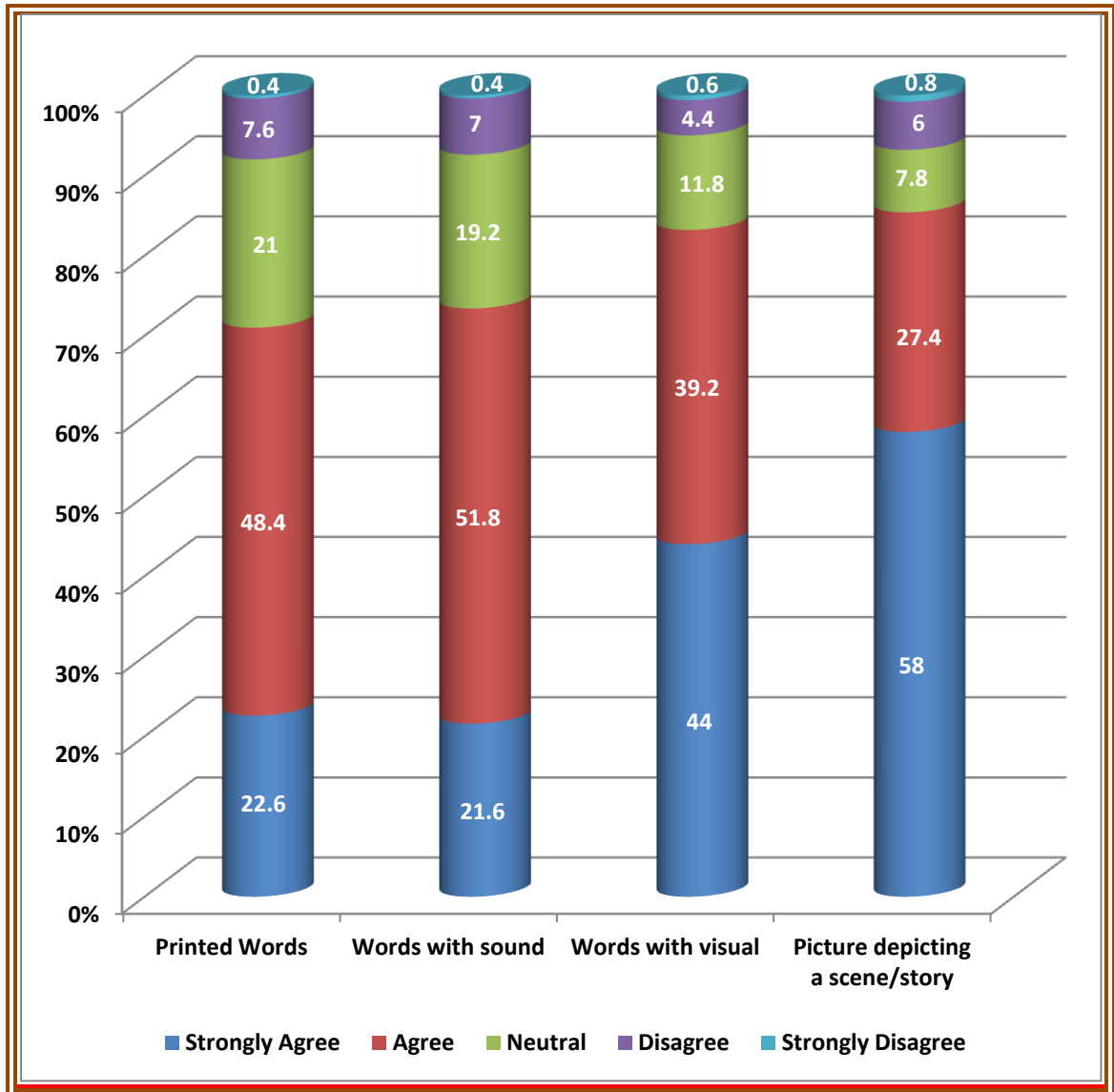
It is found through the collected data that women get sound knowledge about various bank products and services through various audio visual and print media. It will persuade them to approach bank when they need to utilize their products and services, but they are unable to have strong impression of bank's logo.

**Table – 5.1.14****The Form of Advertisement That Creates Greater Impact On Women**

<b>Particulars</b>	<b>No. Of Respondents</b>						<b>Response in Percentage (%)</b>					
	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>	<b>Total</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>	<b>Total</b>
Printed Words	113	242	105	38	2	<b>500</b>	22.6	48.4	21	7.6	0.4	<b>100</b>
Words with sound	108	259	96	35	2	<b>500</b>	21.6	51.8	19.2	7	0.4	<b>100</b>
Words with visual	220	196	59	22	3	<b>500</b>	44	39.2	11.8	4.4	0.6	<b>100</b>
Picture depicting a scene/story	290	137	39	30	4	<b>500</b>	58	27.4	7.8	6	0.8	<b>100</b>

Chart – 5.1.14

**A Chart Showing The Form Of Advertisement That Creates Greater Impact On Women**



**Interpretation:**

The cursory glance at the data collected reveals that, the advertisement with picture depicting a scene or story is more appealing to women as far as banking products and services promoting advertisement is concerned and followed by words with visual effect which impacts to nearby 83.2% of women respondents. In comparison to later two categories, Printed words and words with sound has less impact which is unignorable.

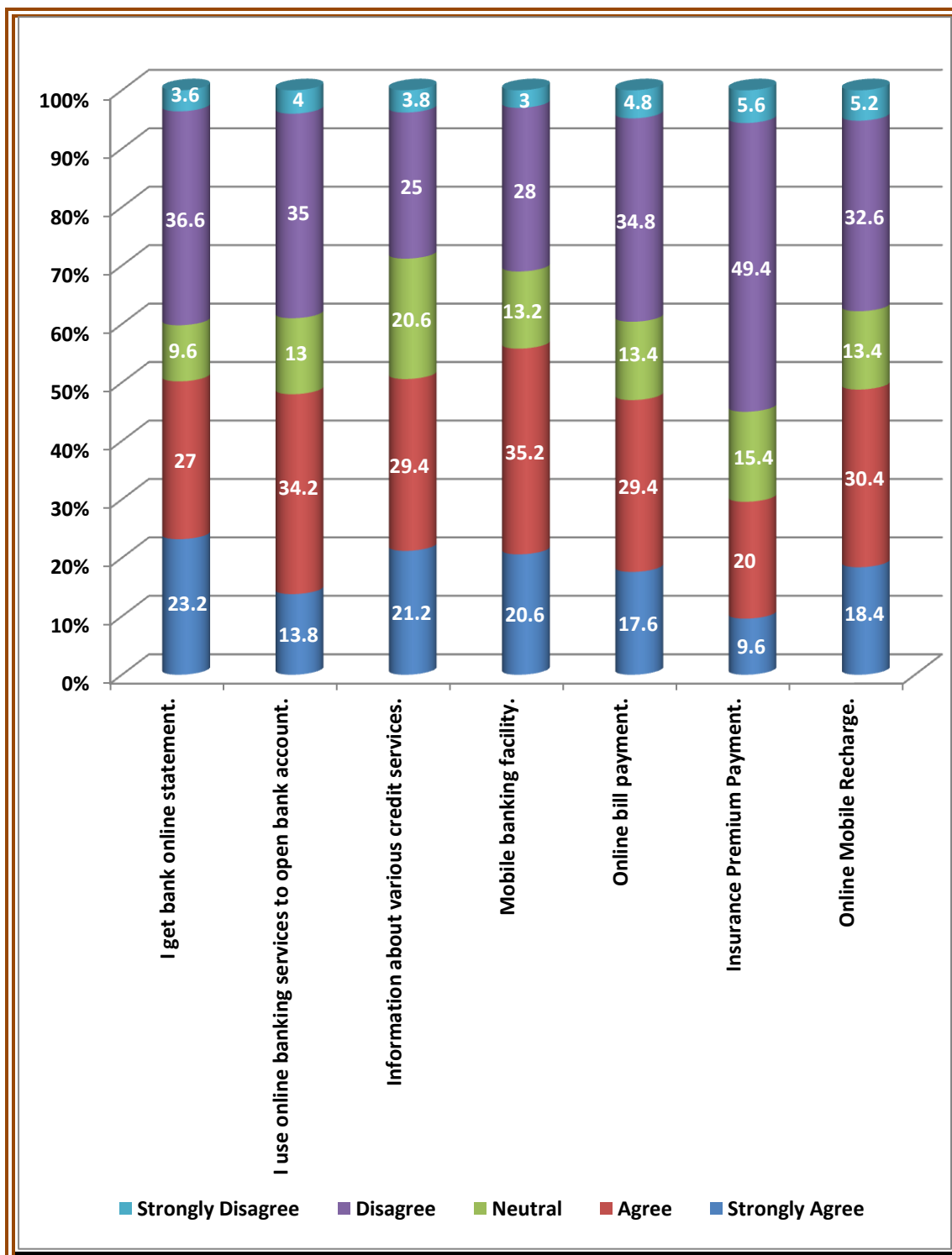
**Table – 5.1.15**

**A Women Started Availing the Banking Services After Watching Bank Advertisement**

Services	No. Of Respondents						Response in Percentage (%)					
	SA	A	N	D	SD	Total	SA	A	N	D	SD	Total
I get bank online statement.	116	135	48	183	18	<b>500</b>	23.2	27	9.6	36.6	3.6	<b>100</b>
I use online banking services to open bank account.	69	171	65	175	20	<b>500</b>	13.8	34.2	13	35	4	<b>100</b>
Information about various credit services.	106	147	103	125	19	<b>500</b>	21.2	29.4	20.6	25	3.8	<b>100</b>
Mobile banking facility.	103	176	66	140	15	<b>500</b>	20.6	35.2	13.2	28	3	<b>100</b>
Online bill payment.	88	147	67	174	24	<b>500</b>	17.6	29.4	13.4	34.8	4.8	<b>100</b>
Insurance Premium Payment.	48	100	77	247	28	<b>500</b>	9.6	20	15.4	49.4	5.6	<b>100</b>
Online Mobile Recharge.	92	152	67	163	26	<b>500</b>	18.4	30.4	13.4	32.6	5.2	<b>100</b>

Chart – 5.1.15

**A Chart Showing whether Women Started Availing any of the Banking Services after Watching Bank Advertisement**



### **Interpretation:**

Considering the scenario created through collected data, it can be said that with proliferation of technology and its use in advertising products and services, substantially 50% of women sample has started availing resource saving banking facilities which includes availing online bank statement, mobile banking facility though limited only and information about various credit services. Almost half of the women respondent gets her mobile recharged through internet. However, the researcher can convey that still there is almost other half women those who are not availing such services or they have no idea regarding the same. On the contrary, major proportion of women either strongly disagree, disagree or they have no idea about availing services like using online banking service to open a bank account, online bill payment or for the online payment of insurance premium.

**Table – 5.1.16**

### **An Impact of Advertisement In Decision Making of Female Banking Customer**

Sr. No.	Particulars	No. Of Respondents Response in Percentage (%)				
		SA	A	N	D	SD
1.	Present advertisements of banks are clear and easy to understand.	188	246	43	23	00
	<b>Response in Percentage (%)</b>	37.6	49.2	8.6	4.6	00
2.	Advertisement is a strong tool in generating new Women customers for bank.	156	232	63	43	6
	<b>Response in Percentage (%)</b>	31.2	46.4	12.6	8.6	1.2
3.	Advertising justifies its impact, when it is used in the interest of the Women.	183	186	77	51	3
	<b>Response in Percentage (%)</b>	36.6	37.2	15.4	10.2	0.6
4.	Advertising gives idea about comparison	129	262	59	46	4

	of bank products and services.					
	<b>Response in Percentage (%)</b>	25.8	52.4	11.8	9.2	0.8
<b>5.</b>	I get frequent exposure of advertisements related to banking products & services.	96	193	102	98	11
	<b>Response in Percentage (%)</b>	19.2	38.6	20.4	19.6	2.2
<b>6.</b>	I get influenced by banking advertisement before making decision related to banking products and services.	77	158	98	146	21
	<b>Response in Percentage (%)</b>	15.4	31.6	19.6	29.2	4.2
<b>7.</b>	Banking conducts various campaigns to educate the Women about importance of banking services.	86	146	98	156	14
	<b>Response in Percentage (%)</b>	17.2	29.2	19.6	31.2	2.8
<b>8.</b>	I am informed about existing banking services available at my bank through advertisements.	68	180	86	149	17
	<b>Response in Percentage (%)</b>	13.6	36	17.2	29.8	3.4
<b>9.</b>	I know about various women centric bank products through advertisements.	85	134	103	132	46
	<b>Response in Percentage (%)</b>	17	26.8	20.6	26.4	9.2
<b>10.</b>	Bank advertisement inspires me to be techno-saavy in terms of using Internet banking services.	78	147	101	121	53
	<b>Response in Percentage (%)</b>	15.6	29.4	20.2	24.2	10.6
<b>11.</b>	I like to see and get influenced by highly attractive models in bank advertisements.	170	126	70	85	49
	<b>Response in Percentage (%)</b>	34	25.2	14	17	9.8

**Interpretation:**

Considering the collected data from women respondents, the researcher can represent that, 86.8% of respondent either strongly agree or agree that the bank advertisements are clear and easy for them to understand and it enhances their knowledge about banking products and services and has impact in their decision making related to banking. Almost 77.6% of the women respondent are with the opinion that advertisement is a strong tool in generating new women customers for bank and it familiarize the women with the bank offerings and the advertisement give them idea about comparing various banking products and services. The researcher on the basis of collected data can advocate that more than 73% women believes that when the advertisement portrays the interest of women then it has strong impact on them. Research indicates that, 59.2% of sample respondent believes that they like to see and get influenced by highly attractive models in bank advertisements.

Almost half of the respondents are against the opinion that, they get frequent exposure of advertisements related to banking products & services. They also believe that banking advertisement does not play significant role to inform them about existing banking services available at their bank. Even bank advertisement does not inspire them to be techno-saavy in terms of using Internet banking services. In their opinion, bank does not conduct various campaigns to educate the women about importance of banking services. Women are not aware about various women centric bank products through advertisements.

## 5.2 HYPOTHESIS TESTING

### 1. Age Group and Impact of Advertisement:

**Table – 5.2.1**  
**A Table Showing Classification of Respondents: Age Wise**

<b>Age</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>Total</b>
<b>18-25</b>	455 23.37%	710 36.47%	376 19.31%	327 16.80%	79 4.06%	<b>1947</b> <b>100%</b>
<b>26-40</b>	542 23.92%	842 37.16%	364 16.06%	434 19.15%	84 3.71%	<b>2266</b> <b>100%</b>
<b>41-60</b>	308 26.17%	408 34.66%	148 12.57%	255 21.67%	58 4.93%	<b>1177</b> <b>100%</b>
<b>61 above</b>	11 10.00%	50 45.45%	12 10.91%	34 30.91%	03 2.73%	<b>110</b> <b>100%</b>
<b>Total</b>	<b>1316</b> <b>23.93%</b>	<b>2010</b> <b>36.55%</b>	<b>900</b> <b>16.36%</b>	<b>1050</b> <b>19.09%</b>	<b>224</b> <b>4.07%</b>	<b>5500</b> <b>100%</b>

The general profile of the respondents as obtained from the data collected through survey. In all 500 respondents were selected for the purpose of the said study. The age of respondents varied from 18 to 61 years and above. In four categories viz. 18-25 years, 26-40 years, 41-60 years and 61 years and above. In all as per the data collected by researcher, as many as 35.40% respondents belonged to age group of 18-25 years,



41.20% respondents had age between 26-40 years, 21.40% had age between 41-60 years and rest of the 2.00% were more than 61 years old.

Table – 5.2.1 advocates that more than 60% of selected population irrespective of age has either strong impact or agrees to have impact of advertisement on them for making decision related to availing various banking products and services among the women of Saurashtra region viz. 23.37% respondent strongly agrees and 36.47% respondent agrees. Among age group of 26-40, 23.92% respondent strongly agrees and 37.16% agrees about impact of advertisement on them in their banking behaviour. In 41-60 years age group respondents, almost 60% women respondent gets impact of advertisement on their decision making of banking products and services. One more noticeable fact is, as far as age group of 61 years or above is concerned, almost 33% of women respondent opines that the banking products and service advertisement does not impact in utilizing banking knowledge. Unignorably, nearby 16% of women were neutral, which signifies that many of them are not having their strong opinion at all. **In all, women of all ages of major cities of Saurashtra region have strong impact of advertisement on them as far as banking products and services are concerned.**

**Null Hypothesis (H<sub>0</sub>):**

There is no significant difference in impact of advertisement on various age groups among women of Saurashtra Region.

**Table – 5.2.2  
A Table Showing One-Way Analysis of Variance**

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
<b>Between Groups</b>	552098.8	3	184032.9	5.014016	0.012229	3.238872
<b>Within Groups</b>	587259.2	16	36703.7			
<b>Total</b>	<b>1139358</b>	<b>19</b>				

### Interpretation:

From the Analysis of Variance, mentioned in Table-5.2.2, it is clear that the F.cal. value is greater than F.cri. value which is  $5.014016 > 3.238872$  at a 5% level of significance.

Hence, as per prescribed parameters Null Hypothesis is Rejected and it can be advocated by researcher that there is significant difference in impact of advertisement on various age groups among women of Saurashtra Region. It means that, statistically significant difference is found in respondents as far as impact of advertisement on different age group of women in Saurashtra Region is concerned.

### 2. Occupation and Impact of Advertisement:

Table – 5.2.3

A Table Showing Classification of Respondents: Occupation Wise

Occupation	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Unemployed	589 26.12%	801 35.52%	342 15.17%	437 19.38%	86 3.81%	2255 100%
Govt Job	110 35.71%	98 31.82%	26 8.44%	59 19.16%	15 4.87%	308 100%
Private Job	412 23.86%	659 38.16%	282 16.33%	302 17.49%	72 4.17%	1727 100%
Self Employed	140 24.48%	204 35.66%	83 14.51%	116 20.28%	29 5.07%	572 100%

<b>Others</b>	65 10.19%	248 38.87%	167 26.18%	136 21.32%	22 3.45%	<b>638</b> <b>100%</b>
<b>Total</b>	<b>1316</b> <b>23.93%</b>	<b>2010</b> <b>36.55%</b>	<b>900</b> <b>16.36%</b>	<b>1050</b> <b>19.09%</b>	<b>224</b> <b>4.07%</b>	<b>5500</b> <b>100%</b>

The general profile of the respondents as obtained from the data collected through survey. The 500 respondents were selected for the purpose of the said study. As per the data collected by researcher it includes different Occupations among women of Saurashtra Region which includes Unemployed, Government job holders, Private job doers, Self employed and many others too. Wherein, in all, 41% of women respondent are Unemployed and professional women doing Government job are 5.60%, Private-job doers are 31.40%, Self-employed are 10.40% and 11.60% respondents belong to category other than mentioned.

Table-5.2.3 reveals that the women who is either doing Government job or a Private job has substantial impact of advertisement on them, as far as utilization of various banking products and services is concerned which is nearly 67% and 62% respectively in bifurcation of 35.71% respondents those who absolutely agrees and 31.82% who agrees among government job holders and 23.86% of respondents those who strongly agrees and 38.16% respondents those who agree among Private job holders. Conveniently, even self employed and unemployed too agreed to have impact of advertisement on them for availing banking products and services. Though negligible but the women advocated neutral response cannot be ignored. As far as Self employed categories of women are concerned nearly 14.51% were neutral about their opinion on impact of advertisement whereas, 20.28% of respondent disagree and hardly 5.70% respondent strongly disagree which is quiet ignorable. **In all, irrespective of various categories of occupation, majority of women of Saurashtra region has impact of banking advertisement with regards to banking products and services.**

**Null Hypothesis (H<sub>0</sub>):**

There is no significant difference in impact of advertisement on various Occupations among Women of Saurashtra Region.

**Table – 5.2.4****A Table Showing One-Way Analysis of Variance**

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
<b>Between Groups</b>	336926.4	4	84231.6	2.222623	0.103068	2.866081
<b>Within Groups</b>	757947.6	20	37897.38			
<b>Total</b>	<b>1094874</b>	<b>24</b>				

**Interpretation:**

From the Analysis of Variance, mentioned in Table-5.2.4, it is clear that the F.calculated is less than F.critical value which is  $2.222623 < 2.866081$  at a 5% level of significance.

Hence, as per prescribed parameters Null Hypothesis is Accepted and it can be advocated by researcher that there is no significant difference in impact of advertisement on various Occupations among Women of Saurashtra Region. It means that, statistically no significant difference is found in respondents as far as impact of advertisement on different Occupation of women in Saurashtra Region is concerned.

### 3. Education and Impact of Advertisement:

**Table – 5.2.5**  
**A Table Showing Classification of Respondents: Education Wise**

<b>Education</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>Total</b>
<b>Under graduate</b>	351 27.04%	440 33.90%	188 14.48%	261 20.11%	58 4.47%	<b>1298</b> <b>100%</b>
<b>Graduate</b>	545 20.82%	1009 38.54%	466 17.80%	503 19.21%	95 3.63%	<b>2618</b> <b>100%</b>
<b>Post Graduate</b>	420 26.52%	561 35.42%	246 15.53%	286 18.06%	71 4.48%	<b>1584</b> <b>100%</b>
<b>Total</b>	<b>1316</b> <b>23.93%</b>	<b>2010</b> <b>36.55%</b>	<b>900</b> <b>16.36%</b>	<b>1050</b> <b>19.09%</b>	<b>224</b> <b>4.07%</b>	<b>5500</b> <b>100%</b>

The general profile of the respondents as obtained from the data collected through survey. The 500 respondents were selected for the purpose of the said study. It includes respondents with various level of education among the women of Saurashtra region wherein, 23.60% of women respondents are Under Graduate, 47.60% are Graduate and 28.80% women respondents are Post Graduate.

Table-5.2.5 reflects clearly that the researcher has collected data with regards to level of education in three different categories viz. Undergraduate, Graduate and Post Graduate. Normally, increase in education leads to higher awareness. As per derived data by researcher, the highest qualified among the various education level of women that is Post Graduate women respondent has substantial impact of advertisement on them in availing various banking products and services which includes general

banking products as well as women centric, which is nearby, 62% in bifurcation of 26.52% of respondent who strongly agrees and 35.42% who agrees and followed by Graduate respondents which is by approximately 59% where in, 20.82% of women respondent strongly agrees and 38.54% sample women who agrees that banking advertisement has impact on their decision making of banking products and services.. Unignorable fact is, even the least educated women has agreed and advocated that they are being impacted by advertisement through various modes for availing various banking products and services. **In all, with the increase in education level among women of major cities of Saurashtra region the impact of advertisement for bringing awareness of banking products and services is soaring high.**

**Null Hypothesis (H<sub>0</sub>):**

There is no significant difference in impact of advertisement on various Education group among Women of Saurashtra Region.

**Table – 5.2.6**  
**A Table Showing One-Way Analysis of Variance**

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
<b>Between Groups</b>	421158	4	105289.5	1.711575	0.199731	3.055568
<b>Within Groups</b>	922742	15	61516.13			
<b>Total</b>	<b>1343900</b>	<b>19</b>				

**Interpretation:**

From the Analysis of Variance, mentioned in Table-5.2.6, it is clear that the F.cal is less than F.tab value which is  $1.711575 < 3.055568$  at a 5% level of significance.

Hence, as per prescribed parameters Null Hypothesis is Accepted and it can be advocated by researcher that there is no significant difference in impact of advertisement on various Education group among Women of Saurashtra Region. It means that, statistically no significant difference is found in respondents as far as impact of advertisement on different education group of women in Saurashtra Region is concerned.

#### 4. Marital Status and Impact of Advertisement:

**Table – 5.2.7**  
**A Table Showing Classification of Respondents: Marital Status Wise**

<b>Marital Status</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>Total</b>
<b>Unmarried</b>	537 24.66%	815 37.42%	426 19.56%	320 14.69%	80 3.67%	<b>2178</b> <b>100%</b>
<b>Married</b>	686 22.43%	1125 36.79%	446 14.58%	665 21.75%	136 4.45%	<b>3058</b> <b>100%</b>
<b>Widow</b>	66 35.29%	49 26.20%	24 12.83%	44 23.53%	4 2.14%	<b>187</b> <b>100%</b>
<b>Divorce</b>	27 35.06%	21 27.27%	4 5.19%	21 27.27%	4 5.19%	<b>77</b> <b>100%</b>
<b>Total</b>	<b>1316</b> <b>23.93%</b>	<b>2010</b> <b>36.55%</b>	<b>900</b> <b>16.36%</b>	<b>1050</b> <b>19.09%</b>	<b>224</b> <b>4.07%</b>	<b>5500</b> <b>100%</b>

The general profile of the respondents as obtained from the data collected through survey. The 500 respondents were selected for the purpose of the said study. The

collected data includes respondents with various level of education among the women of Saurashtra Region wherein, 39.60% women respondents are Unmarried, 55.60 % respondents are Married while, 3.40% and 1.40% women respondents are Widow and Divorce respectively.

Considering the universal fact that normally individual woman makes the independent decisions. This reality is being reflected in the consequence of the data collected by researcher. Table-5.2.7 reveals that socially independent women that is Unmarried and Divorced women respondent advocates that advertisement has either strong impact or has a remarkable impact on them for availing various banking products or services that is 24.66% of strongly agrees and 37.42% agrees among Unmarried respondents while 35.06% strongly agrees and 27.27% agrees among Divorced women respondent of Saurashtra region. Conversely, nearly 37% of the women respondents are either not having idea about advertisement impact on them which is by 19.56% and others opined that there is no impact of advertisement on them in availing various banking products and services and followed by 32% of divorced women. **In all, Women of major cities of Saurashtra region has impact of advertisement on them in availing banking products and services irrespective of their various Marital status.**

**Null Hypothesis (H<sub>0</sub>):**

There is no significance difference in impact of advertisement on different Marital Status of Women in Saurashtra Region.

**Table – 5.2.8**

**A Table Showing One-Way Analysis of Variance**

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
<b>Between Groups</b>	421158	4	105289.5	0.920364	0.477752	3.055568
<b>Within Groups</b>	1715998	15	114399.9			
<b>Total</b>	<b>2137156</b>	<b>19</b>				



### Interpretation:

From the Analysis of Variance, mentioned in Table-5.2.8, it is clear that the  $F_{cal}$  is less than  $F_{tab}$  value which is  $0.920364 < 3.055568$  at a 5% level of significance.

Hence, as per prescribed parameters Null Hypothesis is Accepted and it can be advocated by researcher that there is no significance difference in impact of advertisement on different Marital Status of Women in Saurashtra Region. It means that, statistically no significant difference is found in respondents as far as impact of advertisement on different Marital Status of women in Saurashtra Region is concerned.

### 5. Annual Income and Impact of Advertisement:

Table – 5.2.9

A Table Showing Classification of Respondents: Annual Income Wise

Annual Income	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total
Not Applicable	659 22.87%	1042 36.16%	507 17.59%	566 19.64%	108 3.75%	2882 100%
Less than 100000	329 23.74%	513 37.01%	216 15.58%	272 19.62%	56 4.04%	1386 100%
100001-200000	192 26.85%	272 38.04%	91 12.73%	128 17.90%	32 4.48%	715 100%

<b>200001- 500000</b>	106 22.94%	173 37.45%	82 17.75%	81 17.53%	20 4.33%	<b>462</b> <b>100%</b>
<b>500001 and above</b>	30 54.55%	10 18.18%	04 7.27%	03 5.45%	08 14.55%	<b>55</b> <b>100%</b>
<b>Total</b>	<b>1316</b> <b>23.93%</b>	<b>2010</b> <b>36.55%</b>	<b>900</b> <b>16.36%</b>	<b>1050</b> <b>19.09%</b>	<b>224</b> <b>4.07%</b>	<b>5500</b> <b>100%</b>

Table-5.2.9 gives the general profile of the respondents as obtained from the data collected through survey. The 500 respondents were selected for the purpose of the said study. It includes respondents with various level of Annual Income among the women of Saurashtra Region wherein, almost 52.40% of women respondents do not have personal source of income, 25.20% respondents comes in category of less than Rs. 100000 annual income, 13% falls in category of Rs. 100001 to Rs. 200000, 8.40% respondent belongs to category of Rs. 200001 to Rs. 500000 annual income whereas, just 1% women respondents falls in category of Rs. 500001 yearly income.

As almost 52% of the women respondent are not having personal source of income, hence, least proportion of them as compared to other categories respondent has either strongly agreed or agreed that advertisement has impact on their decision making about availing various banking products and services which is nearby 59%. Nearly 17.59% are neutral in their opinion for impact of advertisement. However, among the respondent, the highest income earner has opined that they have strong impact of advertisement on them in availing various banking products and services that is unignorable by 73%. Nevertheless, the women not having strong opinion whether advertisement impact on their decision making for banking products or not is unignorable which is nearly 16.36% irrespective of belonging to various income categories. Out of total sample respondent % of them in all disagree that advertisement impacts on their decision making with regards to various banking

products and services. **In all, it can be said that financial independency leads to strong decision making and awareness regarding utilisation of financial products and services.**

**Null Hypothesis (H<sub>0</sub>):**

There is no significant difference in impact of advertisement on various Annual Income among Women of Saurashtra Region.

**Table – 5.2.10**  
**A Table Showing One-Way Analysis of Variance**

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
<b>Between Groups</b>	336926.4	4	84231.6	1.34786778	0.28710483	2.8660814
<b>Within Groups</b>	1249850	20	62492.48			
<b>Total</b>	<b>1586776</b>	<b>24</b>				

**Interpretation:**

From the Analysis of Variance, mentioned in Table-5.2.10, it is clear that the  $F_{cal}$  is less than  $F_{tab}$  value which is  $1.34786778 < 2.8660814$  at a 5% level of significance.

Hence, as per prescribed parameters Null Hypothesis is Accepted and it can be advocated by researcher that There is no significant difference in impact of advertisement on various Annual Income among Women of Saurashtra Region. It means that, statistically no significant difference is found in respondents as far as impact of advertisement on different Annual Income of women in Saurashtra Region is concerned.

**6. City and Impact of Advertisement:**

**Table – 5.2.11**

**A Table Showing Classification of Respondents: City Wise**

<b>Cities</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>Total</b>
<b>Rajkot</b>	105 13.64%	306 39.74%	117 15.19%	218 28.31%	24 3.12%	<b>770</b> <b>100%</b>
<b>Jamnagar</b>	87 18.39%	183 38.69%	93 19.66%	99 20.93%	11 2.33%	<b>473</b> <b>100%</b>
<b>Bhavnagar</b>	149 20.52%	264 36.36%	124 17.08%	162 22.31%	27 3.72%	<b>726</b> <b>100%</b>
<b>Amreli</b>	240 27.62%	285 32.80%	77 8.86%	184 21.17%	83 9.55%	<b>869</b> <b>100%</b>
<b>Surendra-nagar</b>	61 9.40%	244 37.60%	177 27.27%	140 21.57%	27 4.16%	<b>649</b> <b>100%</b>
<b>Junagadh</b>	110 32.26%	126 36.95%	33 9.68%	62 18.18%	10 2.93%	<b>341</b> <b>100%</b>
<b>Porbandar</b>	281 41.88%	240 35.77%	70 10.43%	71 10.58%	9 1.34%	<b>671</b> <b>100%</b>
<b>Morvi</b>	153 33.12%	166 35.93%	62 13.42%	64 13.85%	17 3.68%	<b>462</b> <b>100%</b>

<b>Somnath</b>	130 24.12%	196 36.36%	147 27.27%	50 9.28%	16 2.97%	<b>539</b> <b>100%</b>
<b>Total</b>	<b>1316</b> <b>23.93%</b>	<b>2010</b> <b>36.55%</b>	<b>900</b> <b>16.36%</b>	<b>1050</b> <b>19.09%</b>	<b>224</b> <b>4.07%</b>	<b>5500</b> <b>100%</b>

Table-5.2.11, gives the general profile of the respondents as obtained from the data collected through survey. The 500 respondents were selected from the different major cities of Saurashtra Region for the purpose of the said study. Almost 80 questionnaires were distributed in every city irrespective of classification of their education, annual income, marital status and occupation. Out of which, 15.80% women respondents from Amreli city has responded as per instructions given by surveyor and followed by 14% respondent from Rajkot, 13.20% respondent are from Bhavnagar, 12.20% women respondent are from Porbandar, 11.80% respondent belongs to Surendranagar, 9.80% women respondent are from Somnath and 8.60%, 8.40% and 6.20% women respondent are belonging to Jamnagar, Morvi and Junagadh respectively.

In prevailing research as far as selected sample cities of Saurashtra region are concerned, the research advocates that the advertisement of banking products and services has greatest impact among the women of Porbandar city which is almost 77% and followed by Jamnagar with 57.6% as far as opinion of selected respondent is concerned. Moreover, women of Bhavnagar and Rajkot gets influenced by advertisement nearly 56% and 53% respectively. Whereas, the least impact of bank products and service advertisement is on women of Surendranagar by just 47%. Nearly, 30% of Rajkot respondent women advocates that bank advertisement does not influence their decision making. Nearly, 28.31% of women respondent of Rajkot city disagrees and 3.12% strongly disagrees that advertisement impact on their decision making or brings awareness among them for bank products and services. Unignorable, 27% of women respondent of Surendranagar are not having any strong opinion whether bank advertisement influence them or not. **In all, there is significant difference in impact of advertisement on Women of various cities of Saurashtra Region.**

**Null Hypothesis (H<sub>0</sub>):**

There is no significant difference in impact of advertisement on Women of various cities of Saurashtra Region.

**Table – 5.2.12**

**A Table Showing One-Way Analysis of Variance**

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
<b>Between Groups</b>	187181.3	4	46795.33	15.62417	8.86E-08	2.605975
<b>Within Groups</b>	119802.4	40	2995.061			
<b>Total</b>	<b>306983.8</b>	<b>44</b>				

**Interpretation:**

From the Analysis of Variance, mentioned in Table-5.2.12, it is clear that the F.cal value is greater than F.tab value which is  $15.62417 > 2.605975$  at a 5% level of significance.

Hence, as per prescribed parameters Null Hypothesis is Rejected and it can be advocated by researcher that there is no significant difference in impact of advertisement on Women of various cities of Saurashtra Region. It means that, statistically significant difference is found in respondents as far as impact of advertisement on women of different cities of Saurashtra Region.

**7. Family Status and Impact of Advertisement:**

**Table – 5.2.13**

**A Table Showing Classification of Respondents: Family Status Wise**

<b>Family Status</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>Total</b>
<b>Individual</b>	134 28.33%	158 33.40%	65 13.74%	101 21.35%	15 3.17%	<b>473</b> <b>100%</b>
<b>Nuclear Family</b>	596 23.56%	948 37.47%	437 17.27%	445 17.59%	104 4.11%	<b>2530</b> <b>100%</b>
<b>Joint Family</b>	586 23.47%	904 36.20%	398 15.94%	504 20.18%	105 4.21%	<b>2497</b> <b>100%</b>
<b>Total</b>	<b>1316</b> <b>23.93%</b>	<b>2010</b> <b>36.55%</b>	<b>900</b> <b>16.36%</b>	<b>1050</b> <b>19.09%</b>	<b>224</b> <b>4.07%</b>	<b>5500</b> <b>100%</b>

The general profile of the respondents as obtained from the data collected through survey. The 500 respondents were selected from the different major cities of Saurashtra Region for the purpose of the said study. In all, 46% of women respondent belong to Nuclear Family, 45.40 are from Joint Family whereas, 8.60% of women respondent are having Individual family status.

As per Table-5.2.13 the researcher can reveal the factual part of the research derived that among various family status of women respondent in society, individual female has strongest impact of advertisement on her decision making of availing various banking products and services which is nearly 62% in bifurcation of 28.33% those who strongly agrees and 33.40% those who agrees that advertisement has impact on them and followed by women living in Nuclear family and Joint family by

approximately 61% and 60% respectively. Whereas, almost 24% of women respondent disagree about having impact of advertisement in their decision making of banking products and services among whom major group is sample unit belonging to Joint Family among whom 20.18% disagrees and 4.21% strongly disagrees that advertising of banking products has any impact on them in getting influenced to avail various banking products and services offered by various banks. **In all, researcher can advocate that irrespective of various Family status of women they are all having strong impact of advertisement in bringing awareness with regards to availing various banking products and services.**

**Null Hypothesis (H<sub>0</sub>):**

There is no significant difference in impact of advertisement on various Family Status among Women of Saurashtra Region.

**Table – 5.2.14**

**A Table Showing One-Way Analysis of Variance**

<i>Source of Variation</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>P-value</i>	<i>F crit</i>
<b>Between Groups</b>	1684632	4	421158	1.917051	0.159847	3.055568
<b>Within Groups</b>	3295358	15	219690.5			
<b>Total</b>	<b>4979990</b>	<b>19</b>				

**Interpretation:**

From the Analysis of Variance, mentioned in Table-5.2.14, it is clear that the F.cal is less than F.tab value which is  $1.917051 < 3.055568$  at a 5% level of significance.

Hence, as per prescribed parameters Null Hypothesis is Accepted and it can be advocated by researcher that There is no significant difference in impact of advertisement on various Family Status among Women of Saurashtra Region. It means that, statistically no significant difference is found in respondents as far as impact of advertisement on various Family Status of women in Saurashtra Region is concerned.