

CHAPTER VI

ATTITUDE OF CUSTOMERS TOWARDS THE SERVICES RENDERED BY CO-OPERATIVE URBAN BANKS IN TIRUNELVELI DISTRICT

- 6.1 Introduction
- 6.2 Attitude Scale
- 6.3 Level of Attitude
- 6.4 Factors Influencing Attitude
- 6.5 Summary

6.1 INTRODUCTION

In this chapter, the researcher has attempted to measure the attitude of the customers towards the services rendered by Co-operative Urban Banks in Tirunelveli District.

He has made an attempt to analyse the factors which influence the attitude of the customers.

The attitude is a qualitative phenomenon. Therefore, it cannot be measured in quantitative terms. It can be measured indirectly with the help of statements.

6.2 ATTITUDE SCALE

In this study, 40 statements were identified to measure the attitude. A five-points scale based on Likert's scale was devised for measuring the attitude of the customers towards the services rendered by Co-operative Urban Banks in Tirunelveli District. 'The Attitude Scale' was developed by awarding scores for 40 statements, for this purpose.

The different services identified were deposits, loans, agency service, collection, issue of cheque, drafts and the like, dividend, infrastructure and relationship.

Based on these services, statements were framed. These statements were presented to the sample customers on Likert's five point scale (Vide Appendix)

For every statement, scores were allotted in the order of five for strongly agree, four for 'agree', three for 'no opinion', two for 'disagree' and one for 'strongly disagree.'

If a customer has given his opinion as 'Strongly Agree' for all the 40 statements, his score will be 200. If the customer agrees with all the 40 statements, the score will be 160. If all the 40 statements fall under 'No opinion', the total score will be 120. If the respondent disagrees with all the 40 statements, his score will be 80. If all the 40 statements fall under 'Strongly disagree', the scores will be 40. Hence, the total scores vary from 40 to 200.

6.3 LEVEL OF ATTITUDE

The levels of attitude of the sample customers who had availed the services rendered by co-operative urban banks in Ambasamudram, Kallidaikurichi, Veeravanallur, Nellainagar, Tirunelveli Junction and Palayamkottai have been discussed in this part.

The arithmetic mean and standard deviation were calculated for the total scores awarded to all the sample respondents. The mean score of the sample

respondents worked out to 146.82 and the standard deviation was 4.75. With a view to analysing the extent of the attitude, the arithmetic mean and standard deviation were used. The arithmetic mean plus standard deviation came to 151.57 which was rounded off to 152. The arithmetic mean minus standard deviation came to 142.07 which was rounded off to 142.

The classification of the respondents was made on the basis of their scores. The sample respondents whose scores below 142 were considered as customers with a low level of attitude. Those customers who scored above 152 had a high level of a attitude. Those who scored between 142 and 152 were treated as customers with a medium level of attitude.

Table 6.1 shows the classification of the customers on the basis of level of attitude to the services rendered by the Co-operative Urban Banks in Tirunelveli District.

TABLE 6.1

**Level of Attitude of Customers towards the Service Rendered by
Co-operative Urban Banks in Tirunelveli District**

<i>Sl.No.</i>	<i>Level of Attitude</i>	<i>Respondents</i>	<i>Percentage to Total</i>
1.	Low	50	15.38
2.	Medium	208	64.00
3.	High	67	20.62
	Total	325	100.00

It is seen from Table 6.1 that 67 (20.62%) respondents had a high level of attitude towards the services rendered by the Co-operative Urban Banks in Tirunelveli District. The customers who had a medium level of attitude, was 208 (64%). The remaining 50 (15.38%) respondents had a low level of attitude towards the services rendered by the banks. In the study, the largest number of customers had only the medium level of attitude.

6.4 FACTORS INFLUENCING THE ATTITUDE

The attitude of the customers towards the services rendered by the Co-operative Urban Banks in Tirunelveli District is influenced by social variables such as sex, age, marital status, educational background, occupation, income level

and the number of dependents. The relationship between these variables and attitudes has been analysed and based on these variables the hypotheses have been tested.

6.4.1 The sex of the Customers and their Attitude Towards the Services Rendered by the banks

The attitude towards the services rendered by the Co-operative Urban Banks in Tirunelveli District is largely dependent upon the sex of the customers.

It is observed that male customers had a higher level of attitude than the female customers.

Table 6.2 shows the sex-wise distribution of customers under study.

TABLE 6.2
Sex –wise Distribution of Customers

<i>Sl.No.</i>	<i>Sex</i>	<i>Number of Respondents</i>
1.	Male	220 (67.69%)
2.	Female	105 (32.31%)
	Total	325

It is seen from the Table 6.2 that 220 (67.69%) customers were males and 105 (32.31%) females.

In order to findout whether there is any relationship between sex and the attitude of the customers towards the services rendered by the banks under study, a contingency table with two rows and three columns has been formed.

Table 6.3 shows the sex of the customers and their level of attitude towards the service.

TABLE 6.3**Sex of the Customers and the Level of Attitude Towards the Services**

<i>Sex</i>	<i>Level of Attitude</i>			<i>Total</i>
	<i>Low</i>	<i>Medium</i>	<i>High</i>	
Male	30 (13.64%)	151 (68.63%)	39 (17.73%)	220 (100%)
Female	20 (19.05%)	57 (54.29%)	28 (26.66%)	105 (100%)
Total	50	208	67	325

It could be seen from Table 6.3 that 39 (17.73%) male customers and 28 (26.66%) female customers were in the high level attitude group. In the medium level attitude, 151 (68.63%) male customers and 57 (54.29%) female customers were there. The total of 30 (13.64%) male customers and 20 (19.05%) female customers were in the group with low level attitude.

With a view to analysing whether there is any relationship between the sex of the customers and their attitude towards the services, Chi-square Test was applied.

Table 6.4 shows the calculation of chi-square value.

TABLE 6.4

Sex and Attitude of Customers

Sl.No.	Observed Frequency (O)	Expected Frequency (E)	O-E	(O-E) ²	$\frac{(O-E)^2}{E}$
1.	30	33.846	3.846	14.79	0.4370
2.	151	140.800	10.200	104.04	0.7389
3.	39	45.354	6.354	40.37	0.8902
4.	20	16.154	3.846	14.79	0.9157
5.	57	67.200	10.200	104.04	1.5482
6.	28	21.646	6.354	40.37	1.8651
				Total	6.3951

Calculated Chi-square value = 6.3951

Degree of Freedom = 2

Level of Significance = 5%

Table value = 5.99

It is seen from the table 6.4 that the calculated chi-square value is 6.3951 which is more than the table value of 5.99 at five per cent level of significance with two degrees of freedom. The chi-square value is significant. Hence the hypothesis that there is no relationship between sex and attitude towards the services rendered by the banks, stands rejected. It is concluded that there is relationship.

6.4.2 The Age of the Customers and their Attitude Towards the Services Rendered by the Banks

The attitude towards the services rendered by the Co-operative Urban Banks in Tirunelveli District is dependent upon the age of the customers.

It is observed that old customers have a high level of attitude than the young customers.

Table 6.5 shows the age-wise distribution of customers under study.

TABLE 6.5
Age-wise Distribution of Customers

<i>Sl.No.</i>	<i>Age</i>	<i>Number of Respondents</i>
1.	Upto 40	129 (39.69%)
2.	41-50	115 (35.39%)
3.	Above 50	81 (24.92%)
	Total	325

It could be seen from Table 6.5 that 129 (39.69%) customers are in the age group upto 40, 115 (35.39%) customers in the age group 41-50 and 81 customers in the age group of 'above 50'.

In order to find out whether there is any relationship between age and the attitude of the customers towards the services rendered by the banks under study, a contingency Table with three rows and three columns has been formed.

Table 6.6 shows the age of the customers and their level of attitude towards the service.

TABLE 6.6

Age of Customers and the Level of Attitude Towards the Services

<i>Age</i>	<i>Level of Attitude</i>			<i>Total</i>
	<i>Low</i>	<i>Medium</i>	<i>High</i>	
Upto 40	23 (17.83%)	87 (67.44%)	19 (14.73%)	129 (100%)
41-50	18 (15.65%)	66 (57.39%)	31 (26.96%)	115 (100%)
Above 50	9 (11.11%)	55 (67.90%)	17 (20.99%)	81 (100%)
Total	50	208	67	325

It is seen from the Table 6.6 that 19 (14.73%) customers in the age group of upto 40, 31 (26.96%) customers in the age group of 41-50 and 17 (20.99%) customers in the age group of above 50 have high level of attitude. In the medium level of attitude group, 87 (67.44%) respondents in the age group of upto 40, 66

(57.39%) respondents in the age group of 41-50 and 55 respondents in the age group of above 50 are found. Twenty-three (17.83%) in the age group of upto 40, 18(15.65%) in the age group of 41-50 and 9 (11.11%) in the age group of above 50 are in the low level of attitude group.

To analyse whether there is any relationship between the age of the customers and their attitude towards the services, Chi-square Test has been applied.

Table 6.7 shows the calculation of chi-square value.

TABLE 6.7
Age and Attitude of Customers

<i>Sl.No.</i>	<i>Observed Frequency (O)</i>	<i>Expected Frequency (E)</i>	<i>O-E</i>	<i>(O-E)²</i>	$\frac{(O-E)^2}{E}$
1.	23	19.846	3.154	9.95	0.5014
2.	18	17.692	0.308	0.09	0.0051
3.	9	12.462	3.462	11.99	0.9621
4.	87	82.560	4.440	19.71	0.2387
5.	66	73.600	7.600	57.76	0.7878
6.	55	51.840	3.160	9.99	0.1927
7.	19	26.594	7.594	57.67	2.1685
8.	31	23.708	7.292	53.17	2.2426
9.	17	16.698	0.302	0.09	0.0053
				Total	7.1012

Calculated Chi-square value = 7.1012

Degree of Freedom = 4

Level of Significance = 5%

Table Value = 9.49

It could be seen from Table 6.7 that the calculated chi-square value is less than the table value of 9.49 at five per cent level of significance with four degrees

of freedom. Hence the hypothesis that there is no relationship between age and attitude is accepted. The chi-square value is not significant. Therefore it is concluded that there is no relationship between age and attitude towards the services rendered by the banks.

6.4.3 The Marital Status and the Attitude Towards the Services Rendered by the Banks

The marital status of the customers is also identified as one of the factors which influence the attitude of the customers towards the services rendered by the banks under study.

It is observed that married persons have the interest to maintain accounts in the banks than the unmarried persons. Table 6.8 shows the marital status of the respondents.

TABLE 6.8

Marital Status-wise Distribution of Customers

<i>Sl.No.</i>	<i>Marital Status</i>	<i>Number of Respondents</i>
1.	Married	292 (89.85%)
2.	Unmarried	33 (10.15%)
	Total	325

From Table 6.8 it is seen that 292 (89.85%) respondents were married and 33 (10.15%) were unmarried.

A contingency Table with two rows and three columns was used to find out the relationship between the marital status and the attitude towards the services.

Table 6.9 shows the marital status of the customers and their level of attitude towards the service.

TABLE 6.9

Marital Status of the Customers and the Level of Attitude towards the Services

<i>Marital Status</i>	<i>Level of Attitude</i>			<i>Total</i>
	<i>Low</i>	<i>Medium</i>	<i>High</i>	
Married	39 (13.36%)	193 (66.10%)	60 (20.54%)	292 (100%)
Unmarried	11 (33.33%)	15 (45.45%)	7 (21.22%)	33 (100%)
Total	50	208	67	325

It is inferred from Table 6.9 that in the high level of attitude, 60 (20.54%) married respondents and 7 (21.22%) unmarried respondents are included. There are 193 (66.10%) married persons and 15 (45.45%) unmarried persons with

medium level of attitude. The low level of attitude category includes 39 (13.36%) married and 11 (33.33%) unmarried customers.

To examine whether there is any relationship between the marital status and the attitude of the customers towards the services, Chi-square Test has been applied. Table 6.10 shows the calculation of Chi-square value.

TABLE 6.10
Marital Status and Attitude of Customers

<i>Sl.No.</i>	<i>Observed Frequency (O)</i>	<i>Expected Frequency (E)</i>	<i>O-E</i>	$(O-E)^2$	$\frac{(O-E)^2}{E}$
1.	39	44.923	5.923	35.08	0.7809
2.	11	5.077	5.923	35.08	6.9096
3.	193	186.880	6.120	37.45	0.2004
4.	15	21.210	6.120	37.45	1.7736
5.	60	60.197	0.197	0.04	0.0009
6.	7	6.803	0.197	.04	0.0060
				Total	9.6714

Calculated Chi-square value = 9.6714

Degree of Freedom = 2

Level of Significance = 5%

Table value = 5.99

Since the calculated Chi-square Value is more than the Table value at five per cent level of significance, the hypothesis that there is no relationship between marital status and attitude cannot be accepted. Therefore, it is concluded that there is relationship between the marital status and the attitude of the respondents towards the services rendered by the Co-operative Urban Banks in Tirunelveli District.

6.4.4 Educational Background and the Attitude Towards the Service

Education is also one of the factors which influences the attitude of the customers towards the services. Educated persons find it easier to were the services rendered by the banks than the illiterate persons. Table 6.11 shows the educational background of the respondents.

TABLE 6.11

Educational Background of the Customers

<i>Sl.No.</i>	<i>Educational Qualification</i>	<i>Number of Respondents</i>
1.	Post- Graduate	38 (11.69%)
2.	Under –Graduate	62 (19.08%)
3.	S.S.L C.	107 (32.92%)
4.	Others	118 (36.31%)
	Total	325

It is observed from Table 6.11 that out of 325 respondents, 38 (11.69%) are post-graduates, 62 (19.08%) are graduates, 107 (32.92%) are with S.S.L.C qualification and the rest 118 (36.31%) include persons with less than S.S.L.C. qualification and illiterates.

With a view to find out the educational background and the level of attitude towards the service, a contingency Table with four rows and three columns has been prepared. Table 6.12 shows the educational background and the level of attitude towards the services.

TABLE 6.12

Educational Background and the Level of Attitude Towards the Services

<i>Educational Qualification</i>	<i>Level of Attitude</i>			<i>Total</i>
	<i>Low</i>	<i>Medium</i>	<i>High</i>	
Post-Graduate	5 (13.16%)	24 (63.16%)	9 (23.68%)	38 (100%)
Under-Graduate	10 (16.13%)	33 (53.23%)	19 (30.64%)	62 (100%)
S.S.L.C.	22 (20.56%)	60 (56.07%)	25 (23.37%)	107 (100%)
Others	13 (11.02%)	91 (77.12%)	14 (11.86%)	118 (100%)
Total	50	208	67	325

It is seen from the Table 6.12 that out of 38 post-graduates, nine (23.68%) have high level of attitude, 24 (63.16%) have medium level of attitude and five (13.16%) have low level of attitude. Out of 62 under-graduates, 19 (30.64%) have high level of attitude, 33 (53.23%) have medium level of attitude and 10 (16.13%) have low level of attitude. Under the group of S.S.L.C. qualification, 25 (23.37%) persons fall in the high level of attitude category, 60 (56.07%) in the medium level of attitude and 22 (20.56%) in the low level of attitude. In others category, 14 (11.86%) have a high level of attitude, 91 (77.12%) have a medium level of attitude and 13 (11.02%) have a low level of attitude.

For examining the relationship between educational background and the level of attitude towards the services, Chi-Square Test has been applied Table 6.13 shows the calculation of Chi-square value.

TABLE 6.13

Educational Background and Attitude of Customers

Sl.No.	Observed Frequency (O)	Expected Frequency (E)	O-E	(O-E) ²	$\frac{(O-E)^2}{E}$
1.	5	5.846	0.846	0.72	0.1232
2.	10	9.538	0.462	0.21	0.2222
3.	22	16.462	5.538	30.67	1.8631
4.	13	18.154	5.154	26.56	1.4632
5.	24	24.320	0.320	0.10	0.0042
6.	33	39.680	6.680	44.62	1.1245
7.	60	68.480	8.480	71.91	1.0501
8.	91	75.520	15.480	239.63	3.1731
9.	9	7.834	1.666	1.3596	0.1736
10.	19	12.782	6.218	38.66	3.0246
11.	25	22.058	2.942	8.66	0.3926
12.	14	24.326	10.326	106.63	4.3835
Total					16.7979

Calculated Chi-square value = 16.7979

Degree of Freedom = 6

Level of Significance = 5%

Table value = 12.6

The calculated Chi-square value is more than the Table value. Therefore the hypothesis that there is no relationship between education and attitude is rejected. The Chi-square value is significant. Hence it is concluded that there is a relationship between educational background and attitude of the customers towards the services rendered by the banks.

6.4.5 Occupation and the Attitude towards the Services

The occupation of the respondents may also influence their attitude towards the services rendered by Co-operative Urban Banks in Tirunelveli District. Generally the nature of the occupation of the customers, whether agriculturists, businessmen, Government employees or the like decides the frequency of contact with the banks and their level of attitude. Table 6.14 shows the occupation of the respondents.

TABLE 6.14
Occupation of the Customers

<i>Sl.No.</i>	<i>Occupation</i>	<i>Number of Respondents</i>
1.	Agriculturists	54 (16.62%)
2.	Business men	68 (20.92%)
3.	Government Employees	73 (22.46%)
4.	Others	130 (40.00%)
	Total	325

It is seen from the Table 6.14 that out of 325 respondents, 54 (16.62%) are agriculturists, 68 (20.92%) are businessmen, 73 (22.46%) are Government employees. The rest 130 (40%) include coolies, beedi-rollers, employees of private sector and the like.

To find out the relationship between occupation and attitude of the customers towards the banks' services, a contingency Table with four rows and three columns has been framed. Table 6.15 shows the occupation and the level of attitude.

TABLE 6.15

Occupation and the Level of Attitude Towards the Services

Occupation	Level of Attitude			Total
	Low	Medium	High	
Agriculturists	10 (18.52%)	38 (70.37%)	6 (11.11%)	54 (100%)
Businessmen	10 (14.71%)	47 (69.12%)	11 (16.17%)	68 (100%)
Government Employees	7 (9.59%)	34 (46.58%)	32 (46.83%)	73 (100%)
Others	23 (17.69%)	89 (68.46%)	18 (13.85%)	130 (100%)
Total	50	208	67	325

It is seen from the Table 6.15 that in the high level of attitude group, there are 6 (11.11%) agriculturists, 11 (16.17%) businessmen, 32 (43.83%) Government employees and 18(13.85%) from other category. The medium level of attitude group includes 38 (70.37%) agriculturists, 47 (69.12%) business men, 34 (46.58%) Government employees and 89 (68.46%) others. Ten (18.52%) agriculturists, ten (14.71%) business men, seven (9.59%) Government employees and 23 (17.69%) others have low level of attitude.

In order to find out the relationship between occupation and level of attitude towards the services, Chi-square Test has been applied. Table 6.16 shows the calculation of Chi-square value.

TABLE 6.16
Occupation and Attitude of the Customers

<i>Sl.No.</i>	<i>Observed Frequency (O)</i>	<i>Expected Frequency (E)</i>	<i>O-E</i>	<i>(O-E)²</i>	$\frac{(O-E)^2}{E}$
1.	10	8.308	1.692	2.86	0.3442
2.	10	10.462	0.462	0.21	0.0200
3.	7	11.231	4.231	17.90	1.5938
4.	23	20.000	3.000	9.00	0.4500
5.	38	34.560	3.440	11.83	0.3423
6.	47	43.520	3.480	12.11	0.2783
7.	34	46.720	12.720	161.80	3.4632
8.	89	83.200	5.800	33.64	0.4043
9.	6	11.132	5.132	26.34	2.3662
10.	11	14.018	3.018	9.11	0.6498
11.	32	15.049	16.951	287.34	19.0936
12.	18	26.800	8.800	77.44	2.8895
				Total	31.8952

Calculated Chi-square value = 31.8952

Degree of Freedom = 6

Level of Significance = 5%

Table value = 12.6

Since the calculated Chi-square value is more than the table value at 5 per cent level of significance, the hypothesis that there is no relationship between occupation and attitude, is rejected. Hence it is concluded that there is relationship between occupation and attitude of the customers towards the services rendered by the banks.

6.4.6 Income and Attitude towards the Services of the Banks

The income of the respondents is another important factor which influences their attitudes. The income level of customers decides the customers' contact with the banks. Customers who have surplus income may like to save with the banks. Table 6.17 shows the Income level of the respondents.

TABLE 6.17
Income Level of Customers

<i>Sl.No.</i>	<i>Income</i>	<i>Number of Respondents</i>
1.	Upto Rs.3000	182 (56%)
2.	Rs.3001-6000	62 (19.08%)
3.	Above Rs.6000	81 (24.92%)
	Total	325

It is seen from Table 6.17 that out of 325 respondents, 182 (56%) have income upto Rs.3000, 62 (19.08%) have income between Rs.3001 to Rs.6000 and 81 (24.92%) have income above Rs.6000.

With a view to find out the relationship between the income and attitude of the customers towards the services, a contingency table with three rows and three columns has been prepared. Table 6.18 shows the income and level of attitude.

TABLE 6.18

Income and Level of Attitude of Customers Towards the Services

<i>Income</i>	<i>Level of Attitude</i>			<i>Total</i>
	<i>Low</i>	<i>Medium</i>	<i>High</i>	
Upto Rs.3000	33 (18.13%)	125 (68.68%)	24 (13.19%)	182 (100%)
Rs.3001-6000	6 (9.68%)	49 (79.03%)	7 (11.29%)	62 (100%)
Above Rs.6000	11 (13.58%)	34 (41.98%)	36 (44.44%)	81 (100%)
Total	50	208	67	325

It could be seen from Table 6.18 that under the first category of income upto Rs.3000, 24 (13.19%) respondents have a high level attitude, 125 (68.68%) medium level of attitude and 33 (18.13%) low level attitude. Under the second

category of income Rs.3001 - 6000, seven (11.29%) respondents have high level attitude, 49 (79.03%) medium level attitude and six (9.68%) low level attitude. In the third group of income above Rs.6000, there are 36 (44.44%) persons with high level attitude, 34 (41.98%) with medium level attitude and 11 (13.58%) with low level attitude.

For examining the relationship between income and level of attitude towards the services, Chi-square Test has been applied. Table 6.19 shows the calculation of Chi-square value.

TABLE 6.19

Income and Attitude of the Customers

<i>Sl.No.</i>	<i>Observed Frequency (O)</i>	<i>Expected Frequency (E)</i>	<i>O-E</i>	<i>(O-E)²</i>	$\frac{(O-E)^2}{E}$
1.	33	28.000	5.000	25.00	0.8929
2.	6	9.538	3.538	12.52	1.3126
3.	11	12.461	1.461	2.13	0.1709
4.	125	116.480	8.520	72.59	0.6232
5.	49	39.680	9.320	86.86	2.1890
6.	34	51.840	17.840	318.27	6.1395
7.	24	37.520	13.520	182.79	4.8718
8.	7	12.782	5.782	33.43	2.6154
9.	36	16.669	19.301	372.53	22.3085
				Total	41.1238

Calculated Chi-square value = 41.1238

Degree of Freedom = 4

Level of Significance = 5%

Table Value = 9.49

The calculated Chi-square value is more than the Table value at five per cent level of significance. Hence the hypothesis that there is no relationship between income and attitude is rejected. It is concluded that there is relationship

between the income and attitude of the customers towards the services rendered by the banks under study.

6.4.7 Dependents of the Family and Attitude towards the Services of the Banks

Dependents of customers families are identified as one of the factors who influence the attitude of the customers. If a customer has more dependents in his family, his saving is less which in turn affects the customer's savings with the banks. Hence, the attitude of the customers depends upon the member of dependents in the family. Table 6.20 shows the number of dependents in the families of customers.

TABLE 6.20
Dependents of the Customers

<i>Sl.No.</i>	<i>Number of Dependents</i>	<i>Total</i>
1.	Upto 2	69 (21.23%)
2.	3 and 4	195 (60.00%)
3.	Above 4	61 (18.77%)
	Total	325

It is seen from Table 6.20 that out of 325 respondents, 69 (21.23%) have 2 and less than 2 dependents, 195 (60%) have 3-4 dependents and 61 (18.77%) have above 4 dependents.

In order to findout the relationship between dependents and attitude of the customers towards the services, a contingency table with three rows and three columns has been framed. Table 6.21 shows the dependents and level of attitude.

TABLE 6.21
Dependents and Level of Attitude Towards the Services

<i>Dependents</i>	<i>Level of Attitude</i>			<i>Total</i>
	<i>Low</i>	<i>Medium</i>	<i>High</i>	
Upto 2	15 (21.74%)	42 (60.87%)	12 (17.39%)	69 (100%)
3 or 4	24 (12.31%)	132 (67.69%)	39 (20%)	195 (100%)
Above 4	11 (18.03%)	34 (55.74%)	16 (26.23%)	61 (100%)
Total	50	208	67	325

It could be seen from the Table 6.21 that in the high level attitude group, 12 (17.39%) persons have upto two dependents. Thirty-nine (20%) persons have three or four and 16 (26.23%) persons have dependents above four. In the medium level

attitude category, there are 42 (60.87%) persons with upto two dependents 132 (67.69%) persons have three or four and 34 (55.74%) persons have dependents above 4. Fifteen (21.74%) persons have two or less than two, 24 (12.31%) persons have three or four dependents and 11 (18.03%) persons have more than four dependents and they form the low level attitude group.

To examine the relationship between the dependents and the attitude of the customers, Chi-square Test has been applied. Table 6.22 shows the calculation of Chi-square value.

TABLE 6.22

Dependents and Attitude of the Customers

<i>Sl.No.</i>	<i>Observed Frequency (O)</i>	<i>Expected Frequency (E)</i>	<i>O-E</i>	<i>(O-E)²</i>	$\frac{(O-E)^2}{E}$
1.	15	10.615	4.385	19.23	1.8116
2.	24	30.000	6.000	36.00	1.2000
3.	11	9.385	1.615	2.61	0.2781
4.	42	44.160	2.160	4.67	0.1058
5.	132	124.800	7.200	51.84	0.4144
6.	34	39.040	5.040	25.40	0.6506
7.	12	14.225	2.225	4.95	0.3480
8.	39	40.200	1.200	1.44	0.0358
9.	16	12.575	3.425	11.73	0.9328
				Total	5.7771

Calculated Chi-square value = 5.7771

Degree of Freedom = 4

Level of Significance = 5%

Table Value = 9.49

The calculated Chi-square value is less than the table value and it is not significant at 5 per cent level of significance. Hence, the hypothesis that there is no relationship between dependents and attitude is accepted. It is concluded that there is no relationship between the dependents and attitude of the customers towards the services rendered by the Co-operative Urban Banks in Tirunelveli District.

6.5 SUMMARY

In this chapter, the researcher has considered the factors which influence the attitude of the customers towards the services rendered by Ambasamudram Co-operative Urban Bank, Kallidaikurichi Co-operative Urban Bank, Veeravanallur Co-operative Urban Bank, Nellainagar Co-operative Urban Bank, Tirunelveli Junction Co-operative Urban Bank and Palayamkottai Co-operative Urban Bank. Out of the 325 respondents of the study, 15.38 per cent had low level attitude, 64 per cent had medium level attitude and 20.62 per cent had high level attitude towards the services rendered by the banks. The study established that the largest number of customers had medium level attitude. The researcher identified seven factors such as sex, age, marital status, educational background, occupation, income and dependents which influence the attitude of the customers towards the services. The Chi-square Test has been applied to find out the relationship between the factors and the attitude.

Out of the seven factors, sex, marital status, educational background, occupation and income have close relationship with the attitudes of the customers towards the services. The other two factors, namely age and dependents are not related to the attitudes of the customers and they do not influence the attitude of the customers towards the services of the banks.