Determinants of Customer Based Brand Equity: A Study of Public and Private Banks

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ABSTRACT

Now a day's many of the financial institutions and banking sector are using strategic branding for capturing customer attention in long run, so Banks must adopt various types of strategic planning towards develop a positive perception in the minds of customers. For that, developing and implementing customer centric strategies, banks need to provide a consistent strategic brand experience to prevent customer from switch out to other competitive banks. In order to understand customer perception towards banking sector, there is a need to understand customer based brand equity and its major determents. The current research paper deals to identify the various determinants of customer-based brand equity in the banking sector. For this purpose, a structured questionnaire was developed and a sample of 162 respondents was taken from the banks customer of Hyderabad only, and tested by the correlation analysis and multiple regression, Factor Analysis and Independent sample t- test by using SPSS 20.0 Version. Correlation analysis was conducted on the study variables and the results indicated that there are strong, positive and significant relationships between demographical variable and Determinants of CBBE, and The multiple regression results showed that Brand verdict, brand felling and brand performance have significant influence on the banking customers.

Keywords: Brand equity, Banking sector, Brand verdict, Brand felling, Brand performance, CBBE

I. INTRODUCTION

Customer-based brand equity (CBBE) is a way of assessing the value of a brand in customers' minds. The CBBE concept approaches brand equity from the perspective of the consumer, whether the consumer is an individual or an organization or an existing or prospective customer. The basic premise of the CBBE concept is that, the power of a brand lies in what resides in the minds and hearts of customers. The challenge for marketers in building a strong brand is ensuring that customers have the right type of experiences with products and services and their accompanying marketing programs so that the desired thoughts, feelings, images, beliefs, perceptions, opinions, and experiences become linked to the brand. Mainly it refers, The value consumers associate with a brand, as reflected in the dimensions of brand awareness, brand associations, perceived quality , brand loyalty and other proprietary brand asset. The differential effect of brand knowledge on consumer response to the marketing of the brand. Brand knowledge is the full set of brand associations linked to the brand in long-term consumer memory. Building brand equity requires creating a familiar brand name and a positive brand image i.e., favourable, strong, and unique brand associations. Strategies to build customer-based brand equity can be both in terms of the initial choice of the brand identifiers (brand name, logo, and symbol) and how the brand identifiers are supported by and integrated into the marketing program. Two basic approaches can be outlined as to how to measure customer-based brand equity: 1) The indirect approach measures brand knowledge (brand awareness and elements of

brand image) to assess the potential sources of brand equity; and 2) the direct approach measures the effects of the brand knowledge on consumer response to marketing activity. Rust, 2004). Brand equity may be defined as a set of elements, such as brand associations (BASs), market fundamentals and marketing assets, that help distinguish one brand from another (Tiwari, 2010). Brand equity has been considered in many contexts (Kim, 2003); in a general sense, brand equity is defined in terms of the marketing effects uniquely attributable to the brand (Keller, 1993). One of the most common definitions of brand equity is that it is a set of brand assets and liabilities, linked to the brand's name and symbol, which can subtract from as well as add to the value provided by a product or service, and which provides value to customers as well as to a firm (Aaker, 1991). So brand equity can be viewed from different perspectives.

II. REVIEW OF LITERATURE

- **Atiglan et, al. (2005)** aimed to investigate the causal relationships between the dimensions of brand equity and brand equity itself. The study was conducted in the beverage industry of Turkey. Data were collected from a sample of 255 university students in Turkey. The statistical techniques used for the analysis were exploratory factor analysis and structural equation modelling (SEM). The results of factor analysis revealed that four factors were extracted from 13 variables; 74 per cent variance was explained by the model. These four factors were named as BL, BA, perceived quality and BAS. The results of SEM reflected that out of the four factors extracted, BL underlined the positive and direct role in affecting brand equity and the other three constructs had very low or negative influence on brand equity.

- **Che and Hashim (2007**) analyzed the customer perceptions on brand equity dimensions among consumers of bank services in Malaysia. The study was conducted on 265 MBA students at the

Graduate School of Business, University of Malaya City Campus, Kuala Lumpur. Multiple regression analysis was applied. The results showed that bank service operation, bank employees, brand-aroused feelings, bank environment and bank word of mouth are important factors in explaining customer satisfaction and customer loyalty.

- **Norzalita et al. (2010)** examined the various factors that determine the brand equity and analyzed the customer perceptions regarding the brand equity of services. The sample included 480 bank customers of private banks of Malaysia. Exploratory factor analysis, correlation as well as regression analysis were used for the analysis. Factor analysis extracted five factors, that is, brand salience, brand performance, brand judgement, brand resonance and brand feelings. Correlation analysis depicted the strong correlation between brand resonance and brand judgement. Regression analysis concluded that only three factors have a significant impact on brand resonance, that is, brand feelings, brand judgement and positive brand performance.

- **Afsar, Rehman, Qureshi and Shahjehan (2010)** attempted to analyze the various determinants of customer loyalty in the banking industry. The main determinants of customer loyalty were perceived quality, trust, satisfaction, switching cost and commitment. The main objective of the study was to analyze the impact of these determinants on customer loyalty. Data were collected with the help of a structured questionnaire of 49 questions. The sampling frame was a complete list of all banking customers in Pakistan. A sample of 325 respondents was selected. Multiple regression analysis was applied. The results indicated that the effect of satisfaction and trust on commitment is positive and significant. The effect of perceived quality on satisfaction is positive and significant but low. The effect of satisfaction, switching cost and

commitment on customer loyalty is positive and significant.

- **Venkatesh (2011)** examined the influence of external brand factors on customer's evaluation of banking services in India. The sample consisted of 1,468 customers from different parts of India from 26 different banks operating in the country. Correlation, factor analysis, multiple regression and discriminate analysis were used. The findings revealed that the associations between each of the brand factors were positive. The factors which contribute mainly to a positive brand verdict are core service, feelings, price/value for money, customer satisfaction and brand attitude.

- **Cerri (2012)** aimed to measure the brand equity in the Albanian banking sector. Nine banks, which make up more than 98 per cent of the domestic market in banking services (according to the official data of the Bank of Albania), were chosen to be included in the study. Using direct interviews, 250 bank customers were interviewed. After an extensive literature review about the branding and services branding, seven measures were chosen to determine the brand equity, that is, brand recall, brand familiarity, quality of BN, likelihood of changing service provider, number of BASs, origin of BASs and uniqueness. Seven correlation tests were conducted, aiming to reveal the level of correlation between scores of consumer-based brand measures for each brand with respective market share indicators for each brand. The findings revealed that banks with high market shares also had high indicators of CBBE. This means the CBBE indicators are also good indicators of brand equity, since CBBE showed high correlation with market share.

- **Dua et al. (2013)** examined the interrelationship of Aaker's CBBE dimensions in the banking sector. Data were collected with the help of a structured questionnaire from 150 respondents of Punjab. Structural equation modelling was used. The results stated that all dimensions, that is,

perceived quality, BL, BA and BAS, have a direct positive effect on brand equity.

- **Sangeeta Arora (2016)** aimed that to identify the various determinants of customer-based brand equity in the banking industry and to verify whether these determinants vary across bank types. For this purpose, a structured questionnaire was developed and a sample of 120 respondents was taken from selected public sector banks and private sector banks of Jalandhar. Factor analysis produced six factors, that is, brand investments, brand performance, brand salience, brand verdict, brand feelings and brand unfamiliarity, which accounted for 73 per cent variance. The findings revealed that out of the six factors extracted from the study, brand verdict emerged as the most significant factor that led to the determination of customer-based brand equity. The results of independent sample t-test showed no significant differences in the perceptions of customers of public and private banks with respect to customer-based brand equity. Correlation analysis was also conducted on the study variables and the results indicated that there are strong, positive and significant relationships between brand performance and brand feelings, and between brand performance and brand verdict. The multiple regression results showed that only brand performance, brand salience and brand feelings have a significant influence on brand verdict, whereas brand investment had a significant negative impact on brand verdict.

III. OBJECTIVES

The objectives of the study are to realise the following

1. To identify the various determinants of customer based brand equity in the Public and private Banks.
2. To study the relationship between customer based brand equity and demographical variables Public and private Banks.

3. To examine the influence of brand investment, brand performance, brand feelings on brand verdict towards Public and private Banks.

IV. HYPOTHESIS

The following are the hypothesis designed with above objective

1. There is no significant relationship between customer based brand equity and demographical variables towards Public and private Banks.

2. There is no significant impact of brand investment, brand performance, brand feeling on brand verdict towards Public and private Banks.

V. METHODOLOGY

The study is based on both the primary data and secondary data. The primary data were collected directly well structured questionnaire administered to the public and private banks customers. The questionnaire was designed on the bases of CBBE factors like Brand investment, Brand performance, Brand verdict, Brand felling towards banking customers. Secondary data collected from journals, research articles for review of literature and conceptual frame work of the study.

VI. SAMPLING DESIGN

Convenience sampling method used for the study. The study is conformed to only Hyderabad city and the sampling unit is selected from the different branches of public and private banks in selected area. For understanding the influence of CBBE determinants on the customers towards selected banks. The researcher decided to select a sample size of 162 respondents from different branches of public and private banks in selected area.

VII. RESULTS AND DISCUSSIONS

Table 1. Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.767	.699	17

Source: Authors finding

From the Table 1, it shown that the questionnaire is tested for its reliability and presented the results here under. The questionnaire developed is pretested and validated through face validity as it was sent to a carefully selected sample of experts and it also has a sufficiently good reliability score. The result given the value of the as **0.767**. It indicates that, the data has a high reliability and validity.

Summary Item Statistics: It is evident that the summary of the means, variances, covariance and inter-item correlations are presented in the following table.

Table 2. Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	3.503	1.321	4.630	3.309	3.505	.807	17
Item Variances	.898	.219	2.304	2.085	10.505	.393	17
Inter-Item Covariances	.050	-.835	1.462	2.296	-1.752	.089	17
Inter-Item Correlations	.042	-.535	.801	1.336	-1.498	.085	17

Source: Authors finding

It is obvious the minimum and maximum mean, Range, and variance values for item means, item variances are positive. Maximum mean is witnessed for Item means is 4.603. Maximum variance is 2.304, maximum inter item covariance is witnessed is 1.462 and maximum inter-item covariance is found to be .801.

In order to understand relationship between the different demographic variables like Age, Gender, Education, Occupation, Income (in rupees), Media exposure, media vehicles, media ads appeal and media strategy, mean, standard deviation, skewness and kurtosis are calculated and presented in the following table.

Table 3. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Age in years	162	2	5	2.90	.879	.773	.861	.191	.176	.379
Gender	162	1	2	1.32	.468	.219	.774	.191	-1.418	.379
Education	162	1	5	3.18	1.241	1.539	-.247	.191	-.948	.379
Occupation	162	1	6	2.41	1.331	1.771	.930	.191	.783	.379
Income	162	1	5	3.31	1.207	1.457	.050	.191	-1.049	.379
Brand investment	162	2.60	4.60	3.6173	.64313	.414	-.287	.191	-1.272	.379
Brand performance	162	2.80	4.80	3.8111	.68606	.471	-.194	.191	-1.436	.379
Brand verdict	162	3.25	5.00	4.2870	.31056	.096	-.640	.191	.774	.379
Brand felling	162	3.33	5.00	3.9918	.41195	.170	-.033	.191	-.790	.379
Bank CBBE	162	3.24	4.41	3.8980	.42056	.177	-.561	.191	-1.448	.379
Valid N (listwise)	162									

The mean values for Age, Gender, Education, Occupation, Income (in rupees), Brand investment, Brand performance, Brand verdict, Brand felling and Bank of CBBE are found to be 2.90, 1.32, 3.18, 2.41, 3.31, 3.6173, 3.8111, 4.2870, 3.9918and 3.8980, followed by Std. Deviation values are .879, .468, 1.241, 1.331, 1.207, .64313, .68606, .31056, .41195 and .42056 respectively.

Table 4. Demographic Variables Results

Age		
	No of Responses	Percentage
Below 20 years	24	16.7
21-30 years	49	30.2
31-40 years	58	35.8
41-50years	17	10.5
Above 50 years	4	6.8
Gender		
Male	110	67.9
Female	52	32.1
Education		
SSC	19	11.7
Intermediate	31	19.1
Degree	38	23.5
PG degree	50	30.9
M.Phil/ Ph.D	24	14.8
Occupation		
Student	54	33.3
Govt employee	28	17.3
Private employee	60	37.3
Business	20	12.4
Income for month (in rupees)		
Below Rs.10,000	8	4.9
Rs.10,001-20,000	37	22.8
Rs.20,001-30,000	53	32.7
Rs.30,001-40,000	25	15.4
Above Rs.40,001	39	24.1
Total	**162**	**100.0**

Source: Primary data　　　　　　　　　　　　**n=162**

The descriptive analysis of all the demographical variables is shown in the Table 4, from that more than 35% of respondents in the group of 31-40 years and 30% of respondents in the group of 21-30 years, followed by 68% of the respondents belonged male and 32% of respondents belonged female, and 30% of respondents studied PG and with followed 23% of respondents studied degree, 37% of respondents working as a Private Employees, 33% are the students, and 32% of respondents earned Rs.20,001-30,000 for month and 24% of respondents earned above Rs.40,001 respectively.

Table 5. Select bank

	Frequency	Percent	Valid Percent	Cumulative Percent
Public Bank	82	50.6	50.6	50.6
Private Bank	80	49.4	49.4	100.0
Total	162	100.0	100.0	

It is evident from the above table, that 51% of the respondents are belongs to the Public Bank sector and remaining 49% of the respondents are belongs to the private bank sector.

(A) FACTOR ANALYSIS

KMO and Bartlett's Test : In order measure the sampling adequacy, KMO and Bartlett's test is conducted . The Kaiser - Meyer- Olkin Measure of Sampling Adequacy is a statistic that shows the proportion of the variance in the variable that might be caused the underlying factor. High values (close to 1.0) generally indicate that a factor analysis may be useful with the data. If the value is less than 0.70, the results of the factor analysis probably will not be useful. The KMO value for the instrument was 0.791 (below table), which is acceptable as a good value.

Table 6. KMO and Bartlett's Test

| Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.791
Bartlett's Test of Sphericity	Approx. Chi-Square	3507.514
	df	253
	Sig.	.000

The principle component analysis of the data has extracted the communalities for the different variable and the same is presented in the following table

Table 7. Communalities

	Initial	Extraction
the ads campaign for my bank are seen frequently	1.000	.669
my bank has responsibility towards society	1.000	.732
my bank has an attractive website	1.000	.774
my bank ads has very attractive	1.000	**.878**
vision and mission are clearly stated in the ads	1.000	**.853**
the service of my bank are effective	1.000	.922
i feel proud while saying about my bank to others	1.000	.777
my bank has a strong image	1.000	**.880**
my bank gives better services	1.000	**.869**
my bank uses sophisticated technology	1.000	.825
I feel my bank is the only bank that i need	1.000	.794
My bank delivers services which it has promised	1.000	.807
My overall opinion of my bank is good	1.000	.776
My bank delivers services which it has promised	1.000	.674
Bank gives me a feeling of excitement	1.000	.845

Bank gives me a feeling of self-respect	1.000	.803
Bank gives me a feeling of security	1.000	.666
Extraction Method: Principal Component Analysis.		

This table shows the actual factors that were extracted . First Factor explains the variance in the dependent variable to an extant .922, followed by second , third and fourth factors with .880, .878, and .869 respectively thus, 6th factor are explaining the cumulative variance in the Dependent variable to an extant of .853. The same is expressed in the Scree plot.

Scree Plot
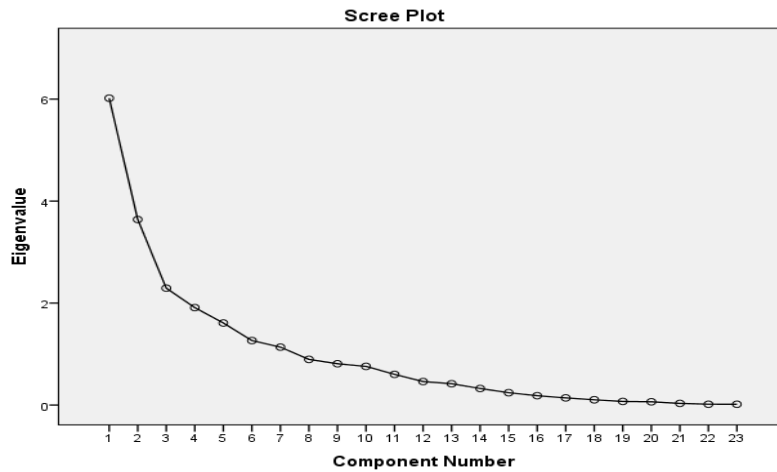
(B) ANOVA

ANOVA is conducted in order in order to understand whether there is any significant difference in opinions of respondents on Brand Performance, Brand Verdict, Brand Felling and Brand Investment and the results are presented in the following table.

Table 8. ANOVA

S.NO	Dimensions	AGE		GENDER		EDUCATION		OCCUPATION		INCOME OF FAMILY	
		F	Sig.	F	Sig.	F	Sig.	F	Sig.	F	Sig.
1	BRAND PERFORMANCE	5.69	.000	8.748	0.004	55.477	.000	25.109	.000	3.951	0.004
2	BRAND VERDICT	0.786	**0.536**	10.949	0.001	18.902	.000	11.703	.000	2.326	**0.059**
3	BRAND FEELING	4.48	0.002	42.571	.000	20.88	.000	1.956	**0.088**	4.418	0.002
4	BRAND INVESTMENT	5.69	.000	8.188	0.005	49.226	.000	24.297	.000	2.405	**0.052**

It is evident that all 4 dimensions like Brand Performance, Brand Verdict, Brand Felling and Brand Investment of the F value is found to be significant, meaning there by there is significant influenced of the demographical variables like age, education, occupation and income, followed with dimensions like Brand Verdict is not

significant by the age and income of the family, Brand feeling is not significant by the occupation and also Brand Investment is not significant by the occupation

(C)MULTIPLE REGRESSION

Multiple regression analysis is a set of statistical processes for estimating the relationships among variables. It includes many techniques for modelling and analyzing several variables, when the focus is on the relationship between a dependent variables and one or more independent variables (or 'predictors'). it helps to understand how the typical value of the dependent variable (or 'criterion variable') changes when any one of the independent variables is varied, while the other independent variables are held fixed. It also helps to determine the overall fit (variance explained) of the model and the relative contribution of each of the predictors to the total variance explained

There is no significant relationship between customer based brand equity and demographical variables

Table 9. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig
1	.492[a]	.442	.218	.37189	9.949	.000

a. Predictors: (Constant), Income, age in years, Occupation, Education, Gender

R^2 value is found to be 0.442, meaning there by that 44% of the variation in dependent variable is explained by predictors. Since the F value is found to be significant , the null hypothesis is rejected and alternative hypothesis accepted , meaning there by that there is a significant difference in the variation caused by predictors.

Table 10. Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.760	.221		21.588	.000
	age in years	-.018	.030	-.046	-.597	.551
	Gender	-.201	.103	-.224	-1.946	.053
	Education	.431	.035	.389	-3.715	.000
	Occupation	.126	.027	.070	.827	.003
	Income	-.056	.031	-.159	-1.773	.078

a. Dependent Variable: CBBE determinants

From the Table 10, it is evident that Education(.431) emerged as the most important demographic variable, followed with Occupation (.126). It concluded that higher education qualification of respondents will have higher positive evaluation on CBBE of banks. And also results shown that there is negative impact of gender and income with the CBBE, which concluded that higher age and income generate negative perception on CBBE of banks.

There is no significant impact of brand investment, brand performance, brand feeling on brand verdict.

Table 11. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig
1	.608[a]	.369	.357	.24894	30.855	.000

a. Predictors: (Constant), Brand felling, Brand performance, Brand investment

R^2 value is found to be 0.369, meaning there by that 36% of the variation in dependent variable is explained by predictors. Since the F value is found to be significant , the null hypothesis is rejected and alternative hypothesis accepted , meaning there by that there is a significant difference in the variation caused by predictors.

Table 12. Coefficients[a]

Model		Un standardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.562	.233		11.002	.000
	Brand investment	-.041	.048	-.084	-.850	.396
	Brand performance	.283	.041	.624	6.854	.000
	Brand felling	.199	.057	.264	3.483	.001

a. Dependent Variable: Brand verdict

From the Table 12, it is evident that Brand performance (.283) emerged as the most important determinants of CBBE, followed with Brand felling (.199). It concluded that higher Brand performance and Brand felling of determinants will have higher positive impact on Brand verdict, but Brand investment have negative impact on the brand verdict.

(D) INDEPENDENT SAMPLE T- TEST

The Independent Samples t -Test compares the means of two independent groups in order to determine whether there is statistical evidence that the associated population means are significantly different. The Independent Samples t-Test is a parametric test.

The mean values, Standard Deviation and Standard Error Means are calculated for the different dimensions of Brand investment, Brand performance, Brand verdict, Brand feeling and CBBE of the two study banks are furnished in the following table.

Table 13. Descriptive Statistics

Group Statistics					
Determinants	Select bank	N	Mean	Std. Deviation	Std. Error Mean
Brand investment	Andhra Bank	82	3.5878	.66172	.07307
	ICICI Bank	80	3.6475	.62622	.07001
Brand performance	Andhra Bank	82	3.7439	.67570	.07462
	ICICI Bank	80	3.8800	.69399	.07759

Brand verdict	Andhra Bank	82	4.2591	.30542	.03373
	ICICI Bank	80	4.3156	.31508	.03523
Brand feeling	Andhra Bank	82	4.0163	.39857	.04401
	ICICI Bank	80	3.9667	.42628	.04766
CBBE	Andhra Bank	82	3.8673	.43628	.04818
	ICICI Bank	80	3.9294	.40413	.04518

Source: Authors findings

The Mean, Standard Deviation and Standard Error Means of the Andhra bank against the dimension of Brand investment, are found to be 3.5878, .66172, .and 07307, and for ICICI bank with 3.6475, .62622, and .07001 respectively. Similarly, the Mean, Standard Deviation and Standard Error Means of the Andhra bank against the dimension of Brand performance, are found to be 3.7439, .67570, and .07462, and for ICICI bank with 3.8800, .69399, and .07759 respectively. With respect to Brand verdict, the Mean, Standard Deviation and Standard Error Means of the Andhra bank are found to be 4.2591,.30542 and .03373, and for ICICI bank with 4.3156, .31508 and .03523respectively. With regard to Brand feeling, the Mean, Standard Deviation and Standard Error Means of the Andhra bank are found to be 4.0163, .39857, and .04401and for ICICI bank with 3.9667, .42628 and .04766 respectively. With regard to CBBE, the Mean, Standard Deviation and Standard Error Means of the Andhra bank are found to be 3.8673,.43628 and .04818and for ICICI bank with 3.9294 .40413 and .04518 respectively. Since, there are differences in the mean values and Standard deviations in the responses of two study banks, with respect to different dimensions, Levine's for equality of variances and ' t' test for equality of means are conducted with the following hypothesis, and results are furnished in the following table.

Ho: There is no significant difference in the mean variances in the study banks with regard to the Brand investment, Brand performance, Brand verdict, Brand feeling and CBBE in public and private banks

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference Lower	Upper
Brand investment	Equal variances assumed	1.177	.280	-.589	160	.556	-.05970	.10127	-.25970	.14030
	Equal variances not assumed			-.590	159.853	.556	-.05970	.10120	-.25956	.14017
Brand performan	Equal variances assumed	.088	.767	-1.265	160	.208	-.13610	.10761	-.34862	.07643

		F	Sig.	t	df	Sig.	Mean Diff	Std. Error	Lower	Upper
ce	Equal variances not assumed			-1.264	159.576	.208	-.13610	.10765	-.34870	.07650
Brand verdict	Equal variances assumed	.142	.706	-1.159	160	.248	-.05648	.04875	-.15276	.03980
	Equal variances not assumed			-1.158	159.500	.249	-.05648	.04877	-.15280	.03984
Brand felling	Equal variances assumed	1.934	.166	.765	160	.445	.04959	.06482	-.07842	.17761
	Equal variances not assumed			.764	158.660	.446	.04959	.06487	-.07854	.17772
CBBE	Equal variances assumed	3.757	.054	-.940	160	.349	-.06212	.06611	-.19269	.06844
	Equal variances not assumed			-.941	159.575	.348	-.06212	.06605	-.19257	.06832

the 'F' values and 't' values are found to be not significant with any of the dimensions like Brand investment, Brand performance, Brand verdict, Brand feeling and CBBE, for the two study banks, the Null hypothesis is accepted.

VIII. LIMITATION

1. As the geographical area of the study is limited to Hyderabad area only, Hence the findings and conclusion has its own limitations.
2. A convenience sample method was used for the data collection, which makes the results not readily generalizable
3. The study carried out to understand the CBBE towards selected Public and private banks in Hyderabad city.

IX. CONCLUSION

The major theme of the research was to study CBBE towards Public and private banks in the Hyderabad city. There are four major objective and data collected with through questionnaire. It was analysed by the percentages, factor analysis, ANOVAs, multiple regression and independent sample t-test. As per the results 35% of respondents in the group of 31-40 years and 30% of respondents in the group of 21-30 years, followed by 68% of the respondents belonged male and 32% of respondents belonged female, and 30% of respondents studied PG and with followed 23% of respondents studied degree, 37% of respondents working as a Private Employees, 33% are the students, and 32% of respondents earned Rs.20,001-30,000 for month and 24% of respondents earned above Rs.40,001 respectively. The results of the Independent sample t- test from that there are no significant difference between public and private banks with respect all dimensions of CBBE. finally no difference were found in the CBBE of public and private banks.

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