

Annexure I

Survey Form



Dear Sir/Madam,

Thank you for agreeing to participate in a survey exercise for my research study. Your participation will be completely confidential and you will remain completely anonymous. The data gathered within this survey will not be subject to any public disclosure and is for use only as a part of a Ph.D. research study “**Development of a Quality Measure for Online Banking Services: A Study in Assam**”. This survey is carried out in pure academic interest and the responses will be treated with strict confidentiality. Thank You.

Mayuraxee Barman

Research Scholar, Dept. of Business Administration,
Tezpur University

Section A

(Instruction: Please indicate your preference with the following statements associated with online banking. **1 indicates the lowest degree of agreement and 10 indicates the highest degree of agreement.**) Please Tick (✓) in the appropriate box.

Sl. No.	Statement	1	2	3	4	5	6	7	8	9	10
S1.	My bank takes care of the personal information collected from me.	1	2	3	4	5	6	7	8	9	10
S2.	I willingly perform online banking activities for my banking needs.	1	2	3	4	5	6	7	8	9	10
S3.	The instructions provided by the bank are clear and understandable to me.	1	2	3	4	5	6	7	8	9	10
S4.	My bank provides me with information and services according to my preferences.	1	2	3	4	5	6	7	8	9	10

Sl. No.	Statement	1	2	3	4	5	6	7	8	9	10
E1.	I feel that the bank’s website/app has a quick response time.	1	2	3	4	5	6	7	8	9	10
E2.	The services delivered by my bank through the online portals are accurate as promised by the bank.	1	2	3	4	5	6	7	8	9	10
E3.	The bank’s website/app always functions properly.	1	2	3	4	5	6	7	8	9	10

Sl. No.	Statement	1	2	3	4	5	6	7	8	9	10
R1.	When faced with any problem with website/app my problems are handled effectively.	1	2	3	4	5	6	7	8	9	10
R2.	I get customised attention (eg. shortcuts, a pop-up of previously used services) while using the bank website/app.	1	2	3	4	5	6	7	8	9	10
R3.	My bank provides customer service assistance regarding banking related queries via telephone or online representatives.	1	2	3	4	5	6	7	8	9	10
R4.	My bank keeps me informed in a language that I can understand.	1	2	3	4	5	6	7	8	9	10

Sl. No.	Statement	1	2	3	4	5	6	7	8	9	10
Es1.	It is easy for me to navigate services on the bank’s website/app.	1	2	3	4	5	6	7	8	9	10
Es2.	I feel satisfied with the speed and ease at which a service is delivered by the online portal of the bank.	1	2	3	4	5	6	7	8	9	10
Es3.	It is easy to learn to use the services provided in the bank’s website/app.	1	2	3	4	5	6	7	8	9	10

Sl. No.	Statement	1	2	3	4	5	6	7	8	9	10
C1.	The benefits that I get using the facilities of online banking are more compared to the cost (i.e. internet cost) that I incur.	1	2	3	4	5	6	7	8	9	10
C2.	I am comfortable with the associated costs involved in online banking (such as the cost of internet connectivity and the	1	2	3	4	5	6	7	8	9	10

	cost of a computer/mobile phone).													
--	-----------------------------------	--	--	--	--	--	--	--	--	--	--	--	--	--

Sl. No.	Statement	1	2	3	4	5	6	7	8	9	10
Re1	I feel that services provided through the online portals of the bank gives me an extra advantage.	1	2	3	4	5	6	7	8	9	10
Re2	I feel more comfortable using online banking services when the platform is the official banking website/app.	1	2	3	4	5	6	7	8	9	10
Re3	The clarity of instructions/guidelines to use the bank's website/app has an impact on my perception of online bank service quality.	1	2	3	4	5	6	7	8	9	10

Sl. No.	Statement	1	2	3	4	5	6	7	8	9	10
BI1	I intend to use online bank services in the coming future.	1	2	3	4	5	6	7	8	9	10
BI2	I intend use online bank services frequently.	1	2	3	4	5	6	7	8	9	10
BI3	I intend to use new technology to access online bank service.	1	2	3	4	5	6	7	8	9	10

Sl. No.	Statement	1	2	3	4	5	6	7	8	9	10
SI1	I feel that other people expect me to use online banking services.	1	2	3	4	5	6	7	8	9	10
SI2	People who are important to me think that I should use online bank services.	1	2	3	4	5	6	7	8	9	10
SI3	I use online bank services because a section of my friends/colleagues also use them.	1	2	3	4	5	6	7	8	9	10

Sl. No.	Statement	1	2	3	4	5	6	7	8	9	10
Sa1	I feel satisfied after the use of an online service through the bank website/app.	1	2	3	4	5	6	7	8	9	10
Sa2	I feel satisfied with the services provided to me through the online platforms of the bank.	1	2	3	4	5	6	7	8	9	10
Sa3	I feel the services provided by the bank through its online portal matches my demand.	1	2	3	4	5	6	7	8	9	10

Sl. No.	Statement	1	2	3	4	5	6	7	8	9	10
Sc1	I feel the fee charged while using online bank services are not high.	1	2	3	4	5	6	7	8	9	10
Sc2	I am comfortable paying the charges for a service consumed through the bank's website/app.	1	2	3	4	5	6	7	8	9	10

Sl. No.	Statement	1	2	3	4	5	6	7	8	9	10
Ed1	I feel my education qualification has helped me in using the bank's website/app.	1	2	3	4	5	6	7	8	9	10
Ed2	I feel the education qualification of a customer makes it easy to use the bank's website/app.	1	2	3	4	5	6	7	8	9	10

Sl. No.	Statement	1	2	3	4	5	6	7	8	9	10
---------	-----------	---	---	---	---	---	---	---	---	---	----

I1.	The app/website has all the features of offline bank services.	1	2	3	4	5	6	7	8	9	10
I2.	The app/website allows me to avail all banking services online.	1	2	3	4	5	6	7	8	9	10

Sl. No.	Statement	1	2	3	4	5	6	7	8	9	10
T1.	The app/website does not take much time to respond to my request/instruction.	1	2	3	4	5	6	7	8	9	10
T2.	I feel comfortable with the time taken to complete a transaction through the bank's website/app.	1	2	3	4	5	6	7	8	9	10

Sl. No.	Statement	1	2	3	4	5	6	7	8	9	10
G1.	The app/website has the option to solve any problem that the customer is facing.	1	2	3	4	5	6	7	8	9	10
G2.	My bank is prompt in solving the problems faced by the customer while using the bank's app/website.	1	2	3	4	5	6	7	8	9	10

Sl. No.	Statement	1	2	3	4	5	6	7	8	9	10
Sq.	On a scale from 1 to 10 (1 being the lowest and 10 being the highest) I would rate the overall service quality of my bank as -	1	2	3	4	5	6	7	8	9	10

Section B (Demographic Data)

1. Bank Name and Branch: _____

2. Age:

18 – 30 yrs 31 – 40 yrs 41 – 50 yrs 51 – 60 yrs 61 yrs and above

3. Gender:

Female Male Transgender

4. Academic Qualification:

Under Graduate Graduate Post-graduate Professional degree

Any other: _____

5. Employment status:

Government employee Employee of a private organisation Entrepreneur

Yet to be employed Student

6. Monthly Family Income:

Less than Rs. 50,000 Rs. 50,001 – Rs. 1,00,000 Rs.1,00,001 – Rs. 1,50,000

Rs. 1,50,001 – Rs. 2,00,000 Above Rs. 2,00,000

7. Which of the following accounts do you have?

Savings Current Fixed deposit Recurring Loan Demat

8. For how long have you been using the internet?

Less than a year 1-2 years 2-3 years More than 3 years

9. How frequently have you been using the online bank services?

Everyday Once a week Once a month

10 Which of the following activities do you engage in online? (Please Tick)

- Bill payments School fees payment Recharge Rent
- Trading of goods and services produced by you Trading of shares/debentures/derivatives
- Others (please mention) _____

Annexure II

Descriptive Statistics

	Mean	Std. Deviation	Analysis N	Missing N
S1_2	7.51	2.021	730	0
E2_1	6.76	2.000	730	0
R1_1	6.66	2.045	730	0
Es1_11	6.89	1.989	730	0
C1_11	7.02	1.897	730	0
Re1_2	7.20	1.965	730	0
BI1_2	7.55	1.950	730	0
SI1_2	7.24	1.927	730	0
Sa1_2	7.29	1.896	730	0
Sc1_1	6.78	1.985	730	0
Ed1_2	7.49	1.915	730	0
I1_1	6.90	1.875	730	0
T1_1	6.96	1.893	730	0
G1_1	6.79	1.885	730	0
S2_2	7.33	1.936	730	0
E4_22	7.21	1.834	730	0
R2_1	6.61	2.145	730	0
Es2_1	7.05	1.872	730	0
C2_11	7.14	1.885	730	0
Re3_2	7.40	1.899	730	0
BI2_2	7.25	1.875	730	0
SI2_2	7.16	1.806	730	0
Sa2_2	7.22	1.789	730	0
Sc2_1	6.98	1.833	730	0
Ed2_2	7.29	1.933	730	0
I2_11	7.09	1.816	730	0
T2_11	7.12	1.811	730	0
G2_1	7.04	1.775	730	0
S3_22	7.24	1.862	730	0
E5_1	6.85	1.886	730	0
R3_1	6.85	1.807	730	0
Es4_11	7.07	1.760	730	0
Re4_22	7.12	1.828	730	0
BI3_2	7.41	1.813	730	0
SI3_1	6.88	1.983	730	0
Sa3_11	7.12	1.799	730	0
S4_1	6.97	1.821	730	0
R4_2	7.32	1.915	730	0

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.985
Approx. Chi-Square	26702.957
Bartlett's Test of Sphericity	
df	703
Sig.	.000

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	23.227	61.124	61.124	23.227	61.124	61.124	12.343	32.481	32.481
2	1.295	3.408	64.531	1.295	3.408	64.531	12.179	32.051	64.531
3	.908	2.390	66.921						
4	.789	2.077	68.998						
5	.758	1.996	70.994						
6	.671	1.765	72.759						
7	.633	1.665	74.424						
8	.594	1.564	75.988						
9	.587	1.544	77.532						
10	.529	1.392	78.925						
11	.484	1.274	80.198						
12	.464	1.220	81.419						

13	.431	1.133	82.552						
14	.407	1.071	83.623						
15	.401	1.055	84.678						
16	.386	1.016	85.694						
17	.361	.949	86.643						
18	.344	.906	87.549						
19	.328	.863	88.412						
20	.313	.825	89.237						
21	.303	.799	90.036						
22	.292	.768	90.804						
23	.282	.742	91.547						
24	.270	.710	92.257						
25	.268	.705	92.962						
26	.258	.679	93.641						
27	.250	.658	94.299						
28	.241	.634	94.932						
29	.235	.619	95.552						
30	.220	.578	96.129						
31	.213	.561	96.690						
32	.209	.550	97.240						
33	.200	.527	97.767						

34	.186	.488	98.255						
35	.178	.468	98.723						
36	.166	.436	99.159						
37	.163	.429	99.588						
38	.157	.412	100.000						

Extraction Method: Principal Component Analysis.

Estimates (Group number 1 - Default model)

Scalar Estimates (Group number 1 - Default model)

Maximum Likelihood Estimates

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
S4_1 <--- Security	1.000				
S3_22 <--- Security	1.114	.042	26.407	***	
S2_2 <--- Security	1.117	.044	25.220	***	
S1_2 <--- Security	.969	.049	19.777	***	
E5_1 <--- Efficiency	1.000				
E4_22 <--- Efficiency	1.027	.040	25.890	***	
E2_1 <--- Efficiency	.990	.045	22.145	***	
R4_2 <--- Responsiveness	1.000				
R3_1 <--- Responsiveness	1.032	.046	22.279	***	
R2_1 <--- Responsiveness	.952	.055	17.425	***	
R1_1 <--- Responsiveness	1.042	.052	20.028	***	
Es4_11 <--- Ease_of_Use	1.000				
Es2_1 <--- Ease_of_Use	1.025	.038	27.146	***	
Es1_11 <--- Ease_of_Use	1.006	.042	24.017	***	
C2_11 <--- Cost_Involved	1.000				
C1_11 <--- Cost_Involved	.933	.033	28.692	***	
Re4_22 <--- Reluctance	1.000				
Re3_2 <--- Reluctance	1.007	.036	28.002	***	
Re1_2 <--- Reluctance	1.012	.037	27.262	***	
BI3_2 <--- Behavioural_Intention	1.000				
BI2_2 <--- Behavioural_Intention	1.051	.034	30.988	***	
BI1 <--- Behavioural_Intention	1.081	.035	30.477	***	
SI1_2 <--- Social_Influence	1.000				
SI2_2 <--- Social_Influence	1.014	.039	26.296	***	
SI3_1 <--- Social_Influence	.879	.045	19.663	***	
Sa1_2 <--- Satisfaction	1.000				
Sa2_2 <--- Satisfaction	.921	.032	28.559	***	
Sa3_11 <--- Satisfaction	.906	.033	27.419	***	
Sc1_1 <--- Service_Charge	1.000				
Sc2_1 <--- Service_Charge	1.000	.045	22.206	***	
Ed1_2 <--- Educational_Qualification	1.000				
Ed2_2 <--- Educational_Qualification	.991	.042	23.524	***	
I1_1 <--- Inclusiveness	1.000				
I2_11 <--- Inclusiveness	1.123	.049	23.131	***	
T1_1 <--- Timeliness	1.000				
T2_11 <--- Timeliness	1.023	.038	26.924	***	
G1_1 <--- Grievances	1.000				

	Estimate	S.E.	C.R.	P	Label
G2_1 <--- Grievances	1.021	.042	24.162	***	

Standardized Regression Weights: (Group number 1 - Default model)

	Estimate
S4_1 <--- Security	.774
S3_22 <--- Security	.849
S2_2 <--- Security	.820
S1_2 <--- Security	.672
E5_1 <--- Efficiency	.775
E4_22 <--- Efficiency	.822
E2_1 <--- Efficiency	.725
R4_2 <--- Responsiveness	.725
R3_1 <--- Responsiveness	.783
R2_1 <--- Responsiveness	.619
R1_1 <--- Responsiveness	.708
Es4_11 <--- Ease of_Use	.820
Es2_1 <--- Ease of_Use	.803
Es1_11 <--- Ease of_Use	.737
C2_11 <--- Cost_Involved	.876
C1_11 <--- Cost_Involved	.809
Re4_22 <--- Reluctance	.835
Re3_2 <--- Reluctance	.805
Re1_2 <--- Reluctance	.792
BI3_2 <--- Behavioural_Intention	.847
BI2_2 <--- Behavioural_Intention	.861
BI1 <--- Behavioural_Intention	.853
SI1_2 <--- Social_Influence	.789
SI2_2 <--- Social_Influence	.844
SI3_1 <--- Social_Influence	.672
Sa1_2 <--- Satisfaction	.833
Sa2_2 <--- Satisfaction	.819
Sa3_11 <--- Satisfaction	.798
Sc1_1 <--- Service_Charge	.737
Sc2_1 <--- Service_Charge	.785
Ed1_2 <--- Educational_Qualification	.813
Ed2_2 <--- Educational_Qualification	.794
I1_1 <--- Inclusiveness	.716
I2_11 <--- Inclusiveness	.822
T1_1 <--- Timeliness	.790
T2_11 <--- Timeliness	.832
G1_1 <--- Grievances	.750
G2_1 <--- Grievances	.804

Covariances: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
Security	<--	Efficiency	2.032	.137	14.807	**	
Security	>					*	
Security	<--	Responsiveness	1.903	.134	14.239	**	
Security	>					*	
Security	<--	Ease_of_Use	2.055	.134	15.310	**	
Security	>					*	
Security	<--	Cost_Involved	2.144	.142	15.137	**	
Security	>					*	
Security	<--	Reluctance	2.203	.141	15.577	**	
Security	>					*	
Security	<--	Behavioural_Intention	2.121	.138	15.401	**	
Security	>					*	
Security	<--	Social_Influence	2.074	.141	14.743	**	
Security	>					*	
Security	<--	Satisfaction	2.285	.147	15.589	**	
Security	>					*	
Security	<--	Service_Charge	1.882	.136	13.854	**	
Security	>					*	
Security	<--	Educational_Qualification	1.957	.137	14.308	**	
Security	>					*	
Security	<--	Inclusiveness	1.823	.130	14.070	**	
Security	>					*	
Security	<--	Timeliness	2.015	.137	14.746	**	
Security	>					*	
Security	<--	Grievances	1.932	.134	14.444	**	
Security	>					*	
Efficiency	<--	Responsiveness	2.144	.145	14.748	**	
Efficiency	>					*	
Efficiency	<--	Ease_of_Use	2.208	.142	15.590	**	
Efficiency	>					*	
Efficiency	<--	Cost_Involved	2.290	.149	15.370	**	
Efficiency	>					*	
Efficiency	<--	Reluctance	2.244	.145	15.501	**	
Efficiency	>					*	
Efficiency	<--	Behavioural_Intention	2.040	.137	14.906	**	
Efficiency	>					*	
Efficiency	<--	Social_Influence	2.053	.142	14.445	**	
Efficiency	>					*	
Efficiency	<--	Satisfaction	2.319	.150	15.490	**	
Efficiency	>					*	
Efficiency	<--	Service_Charge	2.050	.145	14.171	**	
Efficiency	>					*	
Efficiency	<--	Educational_Qualification	1.867	.137	13.651	**	
Efficiency	>					*	

			Estimate	S.E.	C.R.	P	Label
Efficiency	<--	Inclusiveness	1.982	.138	14.370	**	
	>					*	
Efficiency	<--	Timeliness	2.281	.148	15.362	**	
	>					*	
Efficiency	<--	Grievances	2.173	.145	14.993	**	
	>					*	
Responsiveness	<--	Ease_of_Use	2.114	.140	15.079	**	
	>					*	
Responsiveness	<--	Cost_Involved	2.148	.146	14.735	**	
	>					*	
Responsiveness	<--	Reluctance	2.117	.142	14.905	**	
	>					*	
Responsiveness	<--	Behavioural_Intention	1.940	.135	14.415	**	
	>					*	
Responsiveness	<--	Social_Influence	2.025	.142	14.222	**	
	>					*	
Responsiveness	<--	Satisfaction	2.189	.147	14.899	**	
	>					*	
Responsiveness	<--	Service_Charge	1.942	.142	13.719	**	
	>					*	
Responsiveness	<--	Educational_Qualification	1.798	.135	13.350	**	
	>					*	
Responsiveness	<--	Inclusiveness	1.912	.136	14.012	**	
	>					*	
Responsiveness	<--	Timeliness	2.084	.143	14.582	**	
	>					*	
Responsiveness	<--	Grievances	2.038	.141	14.412	**	
	>					*	
Ease_of_Use	<--	Cost_Involved	2.275	.144	15.805	**	
	>					*	
Ease_of_Use	<--	Reluctance	2.279	.141	16.110	**	
	>					*	
Ease_of_Use	<--	Behavioural_Intention	2.160	.137	15.791	**	
	>					*	
Ease_of_Use	<--	Social_Influence	2.101	.140	15.023	**	
	>					*	
Ease_of_Use	<--	Satisfaction	2.337	.146	16.037	**	
	>					*	
Ease_of_Use	<--	Service_Charge	2.049	.141	14.554	**	
	>					*	
Ease_of_Use	<--	Educational_Qualification	1.876	.133	14.056	**	
	>					*	
Ease_of_Use	<--	Inclusiveness	1.986	.134	14.781	**	
	>					*	

			Estimate	S.E.	C.R.	P	Label
Ease of_Use	<--	Timeliness	2.225	.14	15.65	**	
	>			2	8	*	
Ease of_Use	<--	Grievances	2.125	.13	15.27	**	
	>			9	9	*	
Cost_Involved	<--	Reluctance	2.445	.15	16.15	**	
	>			1	9	*	
Cost_Involved	<--	Behavioural_Intention	2.269	.14	15.63	**	
	>			5	4	*	
Cost_Involved	<--	Social_Influence	2.146	.14	14.60	**	
	>			7	2	*	
Cost_Involved	<--	Satisfaction	2.457	.15	15.91	**	
	>			4	2	*	
Cost_Involved	<--	Service_Charge	2.431	.15	15.28	**	
	>			9	2	*	
Cost_Involved	<--	Educational_Qualification	2.023	.14	13.96	**	
	>			5	3	*	
Cost_Involved	<--	Inclusiveness	2.064	.14	14.54	**	
	>			2	2	*	
Cost_Involved	<--	Timeliness	2.258	.14	15.22	**	
	>			8	3	*	
Cost_Involved	<--	Grievances	2.141	.14	14.78	**	
	>			5	9	*	
Reluctance	<--	Behavioural_Intention	2.368	.14	16.26	**	
	>			6	5	*	
Reluctance	<--	Social_Influence	2.238	.14	15.26	**	
	>			7	4	*	
Reluctance	<--	Satisfaction	2.444	.15	16.15	**	
	>			1	9	*	
Reluctance	<--	Service_Charge	2.112	.14	14.55	**	
	>			5	0	*	
Reluctance	<--	Educational_Qualification	2.150	.14	14.90	**	
	>			4	6	*	
Reluctance	<--	Inclusiveness	2.057	.13	14.81	**	
	>			9	6	*	
Reluctance	<--	Timeliness	2.288	.14	15.64	**	
	>			6	7	*	
Reluctance	<--	Grievances	2.124	.14	15.06	**	
	>			1	2	*	
Behavioural_Intention	<--	Social_Influence	2.161	.14	15.09	**	
	>			3	9	*	
Behavioural_Intention	<--	Satisfaction	2.410	.14	16.13	**	
	>			9	5	*	
Behavioural_Intention	<--	Service_Charge	1.965	.13	14.12	**	
	>			9	2	*	

			Estimate	S.E.	C.R.	P	Label
Behavioural_Intention	<--	Educational_Qualification	2.140	.143	14.976	**	
Behavioural_Intention	>					*	
Behavioural_Intention	<--	Inclusiveness	1.905	.132	14.382	**	
Behavioural_Intention	>					*	
Behavioural_Intention	<--	Timeliness	2.098	.139	15.085	**	
Behavioural_Intention	>					*	
Behavioural_Intention	<--	Grievances	1.916	.133	14.396	**	
Behavioural_Intention	>					*	
Social_Influence	<--	Satisfaction	2.359	.153	15.396	**	
Social_Influence	>					*	
Social_Influence	<--	Service_Charge	2.021	.146	13.857	**	
Social_Influence	>					*	
Social_Influence	<--	Educational_Qualification	2.121	.147	14.383	**	
Social_Influence	>					*	
Social_Influence	<--	Inclusiveness	2.028	.142	14.323	**	
Social_Influence	>					*	
Social_Influence	<--	Timeliness	2.146	.146	14.724	**	
Social_Influence	>					*	
Social_Influence	<--	Grievances	1.988	.140	14.178	**	
Social_Influence	>					*	
Satisfaction	<--	Service_Charge	2.215	.151	14.652	**	
Satisfaction	>					*	
Satisfaction	<--	Educational_Qualification	2.201	.148	14.824	**	
Satisfaction	>					*	
Satisfaction	<--	Inclusiveness	2.082	.142	14.669	**	
Satisfaction	>					*	
Satisfaction	<--	Timeliness	2.384	.152	15.698	**	
Satisfaction	>					*	
Satisfaction	<--	Grievances	2.191	.146	15.042	**	
Satisfaction	>					*	
Service_Charge	<--	Educational_Qualification	1.764	.139	12.707	**	
Service_Charge	>					*	
Service_Charge	<--	Inclusiveness	1.963	.142	13.867	**	
Service_Charge	>					*	
Service_Charge	<--	Timeliness	2.044	.145	14.103	**	
Service_Charge	>					*	
Service_Charge	<--	Grievances	2.003	.143	13.970	**	
Service_Charge	>					*	
Educational_Qualification	<--	Inclusiveness	1.831	.135	13.556	**	
Educational_Qualification	>					*	
Educational_Qualification	<--	Timeliness	1.969	.141	13.979	**	
Educational_Qualification	>					*	
Educational_Qualification	<--	Grievances	1.732	.133	13.013	**	
Educational_Qualification	>					*	

			Estimate	S.E.	C.R.	P	Label
Inclusiveness	<--	Timeliness	2.041	.14	14.54	**	
	>			0	3	*	
Inclusiveness	<--	Grievances	1.995	.13	14.37	**	
	>			9	4	*	
Timeliness	<--	Grievances	2.214	.14	15.11	**	
	>			6	7	*	

Correlations: (Group number 1 - Default model)

		Estimate	
Security	<-->	Efficiency	.980
Security	<-->	Responsiveness	.968
Security	<-->	Ease of_Use	.996
Security	<-->	Cost_Involved	.918
Security	<-->	Reluctance	1.016
Security	<-->	Behavioural_Intention	.978
Security	<-->	Social_Influence	.963
Security	<-->	Satisfaction	1.021
Security	<-->	Service_Charge	.911
Security	<-->	Educational_Qualification	.891
Security	<-->	Inclusiveness	.960
Security	<-->	Timeliness	.956
Security	<-->	Grievances	.966
Efficiency	<-->	Responsiveness	1.053
Efficiency	<-->	Ease of_Use	1.033
Efficiency	<-->	Cost_Involved	.947
Efficiency	<-->	Reluctance	1.000
Efficiency	<-->	Behavioural_Intention	.909
Efficiency	<-->	Social_Influence	.921
Efficiency	<-->	Satisfaction	1.000
Efficiency	<-->	Service_Charge	.959
Efficiency	<-->	Educational_Qualification	.822
Efficiency	<-->	Inclusiveness	1.009
Efficiency	<-->	Timeliness	1.046
Efficiency	<-->	Grievances	1.050
Responsiveness	<-->	Ease of_Use	1.044
Responsiveness	<-->	Cost_Involved	.937
Responsiveness	<-->	Reluctance	.995
Responsiveness	<-->	Behavioural_Intention	.912
Responsiveness	<-->	Social_Influence	.957
Responsiveness	<-->	Satisfaction	.996
Responsiveness	<-->	Service_Charge	.958
Responsiveness	<-->	Educational_Qualification	.835
Responsiveness	<-->	Inclusiveness	1.027

		Estimate
Responsiveness	<--> Timeliness	1.007
Responsiveness	<--> Grievances	1.038
Ease of_Use	<--> Cost_Involved	.945
Ease of_Use	<--> Reluctance	1.020
Ease of_Use	<--> Behavioural_Intention	.967
Ease of_Use	<--> Social_Influence	.947
Ease of_Use	<--> Satisfaction	1.013
Ease of_Use	<--> Service_Charge	.963
Ease of_Use	<--> Educational_Qualification	.830
Ease of_Use	<--> Inclusiveness	1.016
Ease of_Use	<--> Timeliness	1.025
Ease of_Use	<--> Grievances	1.032
Cost_Involved	<--> Reluctance	.967
Cost_Involved	<--> Behavioural_Intention	.897
Cost_Involved	<--> Social_Influence	.854
Cost_Involved	<--> Satisfaction	.941
Cost_Involved	<--> Service_Charge	1.009
Cost_Involved	<--> Educational_Qualification	.790
Cost_Involved	<--> Inclusiveness	.933
Cost_Involved	<--> Timeliness	.919
Cost_Involved	<--> Grievances	.918
Reluctance	<--> Behavioural_Intention	1.009
Reluctance	<--> Social_Influence	.960
Reluctance	<--> Satisfaction	1.008
Reluctance	<--> Service_Charge	.945
Reluctance	<--> Educational_Qualification	.905
Reluctance	<--> Inclusiveness	1.002
Reluctance	<--> Timeliness	1.003
Reluctance	<--> Grievances	.982
Behavioural_Intention	<--> Social_Influence	.927
Behavioural_Intention	<--> Satisfaction	.994
Behavioural_Intention	<--> Service_Charge	.879
Behavioural_Intention	<--> Educational_Qualification	.901
Behavioural_Intention	<--> Inclusiveness	.928
Behavioural_Intention	<--> Timeliness	.920
Behavioural_Intention	<--> Grievances	.886
Social_Influence	<--> Satisfaction	.980
Social_Influence	<--> Service_Charge	.910
Social_Influence	<--> Educational_Qualification	.899
Social_Influence	<--> Inclusiveness	.994
Social_Influence	<--> Timeliness	.947
Social_Influence	<--> Grievances	.925
Satisfaction	<--> Service_Charge	.959
Satisfaction	<--> Educational_Qualification	.897

			Estimate
Satisfaction	<-->	Inclusiveness	.982
Satisfaction	<-->	Timeliness	1.012
Satisfaction	<-->	Grievances	.981
Service_Charge	<-->	Educational_Qualification	.779
Service_Charge	<-->	Inclusiveness	1.003
Service_Charge	<-->	Timeliness	.941
Service_Charge	<-->	Grievances	.972
Educational_Qualification	<-->	Inclusiveness	.880
Educational_Qualification	<-->	Timeliness	.853
Educational_Qualification	<-->	Grievances	.791
Inclusiveness	<-->	Timeliness	1.023
Inclusiveness	<-->	Grievances	1.054
Timeliness	<-->	Grievances	1.053

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Security	2.003	.160	12.540	***	
Efficiency	2.147	.171	12.554	***	
Responsiveness	1.930	.169	11.456	***	
Ease_of_Use	2.126	.156	13.618	***	
Cost_Involved	2.724	.185	14.748	***	
Reluctance	2.346	.167	14.038	***	
Behavioural_Intention	2.347	.164	14.282	***	
Social_Influence	2.316	.183	12.680	***	
Satisfaction	2.503	.179	13.993	***	
Service_Charge	2.130	.190	11.235	***	
Educational_Qualification	2.405	.189	12.753	***	
Inclusiveness	1.798	.164	10.973	***	
Timeliness	2.216	.175	12.673	***	
Grievances	1.995	.171	11.688	***	
e1	1.339	.073	18.410	***	
e2	.963	.056	17.219	***	
e3	1.222	.068	17.852	***	
e4	2.283	.120	18.948	***	
e5	1.426	.078	18.337	***	
e6	1.088	.063	17.380	***	
e7	1.897	.100	18.877	***	
e8	1.740	.093	18.748	***	
e9	1.300	.072	18.048	***	
e10	2.811	.146	19.234	***	
e11	2.089	.111	18.877	***	
e12	1.038	.059	17.728	***	
e13	1.234	.068	18.093	***	

	Estimate	S.E.	C.R.	P	Label
e14	1.811	.096	18.908	***	
e15	.822	.065	12.697	***	
e16	1.249	.077	16.165	***	
e17	1.021	.057	17.890	***	
e18	1.288	.070	18.454	***	
e19	1.432	.077	18.643	***	
e20	.927	.055	16.924	***	
e21	.907	.055	16.525	***	
e22	1.030	.061	16.766	***	
e23	1.404	.083	16.821	***	
e24	.963	.064	15.009	***	
e25	2.173	.119	18.282	***	
e26	1.104	.062	17.904	***	
e27	1.043	.057	18.190	***	
e28	1.171	.063	18.514	***	
e29	1.789	.110	16.297	***	
e30	1.321	.090	14.620	***	
e31	1.235	.091	13.501	***	
e32	1.381	.096	14.369	***	
e33	1.708	.098	17.414	***	
e34	1.091	.078	13.960	***	
e35	1.338	.080	16.670	***	
e36	1.031	.068	15.094	***	
e37	1.548	.092	16.850	***	
e38	1.136	.075	15.092	***	

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	167	2524.783	574	.000	4.399
Saturated model	741	.000	0		
Independence model	38	27192.421	703	.000	38.681

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.115	.834	.786	.646
Saturated model	.000	1.000		
Independence model	2.093	.069	.019	.066

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.907	.886	.927	.910	.926
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.817	.741	.756
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	1950.783	1798.852	2110.193
Saturated model	.000	.000	.000
Independence model	26489.421	25953.633	27031.541

FMIN

Model	FMIN	F0	LO 90	HI 90
Default model	3.366	2.601	2.398	2.814
Saturated model	.000	.000	.000	.000
Independence model	36.257	35.319	34.605	36.042

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.067	.065	.070	.000
Independence model	.224	.222	.226	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	2858.783	2877.104	3630.558	3797.558
Saturated model	1482.000	1563.291	4906.462	5647.462
Independence model	27268.421	27272.589	27444.034	27482.034

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	3.812	3.609	4.024	3.836
Saturated model	1.976	1.976	1.976	2.084
Independence model	36.358	35.644	37.081	36.363

HOELTER

Model	HOELTER .05	HOELTER .01
Default model	188	195
Independence model	22	22

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
OBSQ	17	6.9982	.43530	.10558
SQ_Rating	17	7.0000	.55008	.13341

One-Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
OBSQ	66.286	16	.000	6.99824	6.7744	7.2220
SQ_Rating	52.468	16	.000	7.00000	6.7172	7.2828

Anti-image AU1	.990a	-0.057	-0.048	0.084	-0.075	-3.79E-05	-0.054	-0.036	-0.101	-0.062	-0.094	0.033	0.047	-0.043	9.57E-05	-0.037	0.036	0.066	-0.022	0.017	0.003	-0.052	-0.082	0.041	0.026	0.054	-0.02	-0.068	-0.048	-0.01	0.076	-0.084	-0.065	0.046	-0.067	-0.001	-0.028	-0.002	
AWP1	-0.057	.987a	-0.254	-0.046	-0.094	-0.07	0.031	-0.081	-0.033	-0.025	-0.002	0.028	-0.174	-0.02	-0.016	-0.004	-0.05	0.077	-0.037	0.027	-0.009	0.11	-0.081	-0.018	0.034	-0.001	0.017	0.003	-0.024	-0.028	-0.032	0.018	-0.066	0.014	-0.066	0.033	-0.021	-0.023	
AWP2	-0.048	-0.254	.977a	-0.304	-0.051	-0.05	-0.057	0.011	0.092	-0.079	-0.048	0.063	-0.111	-0.074	0.07	0.011	-0.067	-0.046	0.041	-0.034	0.046	-0.09	0.073	-0.004	-0.001	0.031	0.042	-0.011	0.049	-0.036	-0.052	0.019	-0.075	0.04	-0.004	-0.087	0.055	-0.025	
AWP3	0.084	-0.046	-0.304	.981a	-0.056	-0.053	0.033	-0.027	-0.133	0.014	0.106	-0.091	0.003	-0.007	-0.116	-0.152	0.068	-0.051	-0.007	-0.033	-0.084	-0.015	0.004	0.002	-0.086	-0.058	0.079	-0.021	0.018	-0.018	0.068	-0.015	0.051	0.021	-0.08	0.034	-0.077	0.081	
AWP4	-0.075	-0.094	-0.051	-0.056	.988a	-0.227	0.021	0.036	-0.1	-0.031	-0.011	-0.005	-0.019	0.056	-0.01	-0.048	0.029	-0.039	-0.203	0.034	0.029	0.104	-0.021	-0.01	0.02	0.008	-0.014	-0.01	-0.014	0.035	-0.066	-0.082	-0.071	0.016	0.002	-0.007	-0.008	-0.023	
AU2	-3.79E-05	-0.07	-0.05	-0.053	-0.227	.983a	-0.159	-0.089	0.02	-0.016	-0.15	-0.073	0.016	-0.023	-0.02	-0.06	-0.037	0.019	-0.069	-0.067	-0.021	0.019	-0.041	0.156	0.106	-0.106	-0.101	-0.028	-0.071	-0.039	0.023	-0.066	0.102	-0.011	0.059	0.039	0.129	-0.043	
AU3	-0.054	0.031	-0.057	0.033	0.021	-0.159	.987a	-0.112	-0.245	0.109	-0.131	-0.016	-0.042	0.051	-0.093	0.026	-0.009	-0.072	-0.035	-0.009	-0.137	0.007	0	0.055	-0.041	-0.008	0.044	0.01	-0.009	0.036	0.051	-0.013	0.009	-0.086	-0.023	-0.051	-0.061	-0.083	
AU4	-0.036	-0.081	0.011	-0.027	0.036	-0.089	-0.112	.984a	-0.155	0.035	-0.044	-0.18	-0.051	0.039	-0.022	0.077	-0.022	-0.112	0.03	-0.088	-0.002	-0.164	-0.083	0.021	-0.012	-0.017	-0.024	0.04	-0.058	0.092	-0.136	0.005	0.046	-0.108	0.048	0.013	0.095	-0.037	
AU5	-0.101	-0.033	0.092	-0.133	-0.1	0.02	-0.245	-0.155	.985a	-0.07	.987a	-0.002	-0.1	-0.079	-0.095	-0.022	0.082	-0.046	-0.048	-0.194	-0.003	-0.035	-0.029	-0.013	-0.046	0.043	-0.119	0.01	0.033	0.029	-0.017	0.096	0.036	0.022	-0.066	0.019	-0.035	-0.065	-0.02
AWP5	-0.062	-0.025	-0.079	0.014	-0.031	-0.016	0.109	0.035	-0.07	.987a	-0.002	-0.1	-0.079	-0.095	-0.022	0.082	-0.046	-0.048	-0.194	-0.003	-0.035	-0.029	-0.013	-0.046	0.043	-0.119	0.01	0.033	0.029	-0.017	0.096	0.036	0.022	-0.066	0.019	-0.035	-0.065	-0.02	
AU6	-0.094	-0.002	-0.048	0.106	-0.011	-0.15	-0.131	-0.044	-0.037	-0.002	.982a	-0.109	-0.036	-0.002	-0.048	-0.071	0.047	0.015	-0.014	0.001	-0.008	-0.063	0.069	0.006	-0.285	-0.07	-0.031	0.078	0.002	0.041	-0.006	0.037	0.012	-0.077	0.012	0.129	-0.04	-0.022	
AWP6	0.033	0.028	0.063	-0.091	-0.005	-0.073	-0.016	-0.18	0.07	-0.1	-0.109	.985a	-0.074	-0.263	-0.039	-0.027	-0.025	0.056	0.012	0.05	-0.022	0.051	-0.001	-0.022	0.045	-0.009	-0.001	-0.018	0.013	-0.03	-0.052	-0.035	-0.054	0.032	0.004	-0.011	0.024	-0.091	
AWP7	0.047	-0.174	-0.111	0.003	-0.019	0.016	-0.042	0.051	-0.09	-0.079	-0.036	-0.074	.986a	-0.024	-0.009	-0.182	0.048	-0.102	0.034	0.013	0.054	-0.039	-0.097	0.096	0.088	0.017	-0.061	-0.147	0.045	-0.069	-0.057	-0.053	-0.036	-0.018	-0.035	0.011	-0.011	0.111	
AWP8	-0.043	-0.02	-0.074	-0.007	0.056	-0.023	0.051	0.039	0.039	-0.095	-0.002	-0.263	-0.024	.985a	-0.08	-0.1	-0.026	-0.132	0.005	-0.063	0.079	-0.051	0.009	-0.011	-0.006	-0.01	-0.03	-1.23E-05	-0.027	-0.157	-0.039	0.045	0.059	0.038	0.026	-0.113	-0.028	0.02	
AU7	9.57E-05	-0.016	0.07	-0.116	-0.01	-0.02	-0.093	-0.022	-0.133	-0.022	-0.048	-0.039	-0.009	-0.08	.987a	-0.171	0.046	0.003	0.077	-0.063	-0.15	-0.135	-0.033	0.079	-0.111	0.072	0	0.026	-0.037	0.011	0.117	-0.006	-0.008	-0.004	-0.075	-0.046	-0.095	0.055	
AU8	-0.037	-0.004	0.011	-0.152	-0.048	-0.06	0.026	0.077	-0.09	0.082	-0.071	-0.027	-0.182	-0.1	-0.171	.988a	-0.085	-0.049	-0.032	-0.026	-0.011	0.066	0.037	-0.117	-0.009	0.015	-0.023	0.017	-0.031	0.014	-0.021	0.054	-0.044	-0.06	0.053	-0.074	0.034	-0.142	
AWP9	0.036	-0.05	-0.067	0.068	0.029	-0.037	-0.009	-0.022	-0.072	-0.046	0.047	-0.025	0.048	-0.026	0.046	-0.085	.989a	-0.04	-0.016	0.065	-0.066	-0.019	-0.011	-0.059	0.013	0.04	-0.046	0.003	-0.122	-0.029	-0.076	-0.049	0.047	0.021	0.008	-0.008	-0.107	0.085	
AWP10	0.066	0.077	-0.046	-0.051	-0.039	0.019	-0.072	-0.112	-0.11	-0.048	0.015	0.056	-0.102	-0.132	0.003	-0.049	-0.04	.984a	-0.012	0.093	-0.036	0.106	-0.175	-0.085	0.111	0.048	-0.081	-0.125	0.015	-0.04	-0.172	-0.017	-0.106	0.008	0.097	0.084	-0.091	-0.05	
AWP11	-0.022	-0.037	0.041	-0.007	-0.203	-0.069	-0.035	0.03	0.009	-0.194	-0.014	0.012	0.034	0.005	0.077	-0.032	-0.016	-0.012	.985a	-0.017	.989a	-0.235	0.031	-0.074	-0.131	-0.105	0.015	-0.112	-0.015	-0.081	0.042	0.001	-0.004	-0.172	-0.022	-0.029	0.027	-0.114	-0.061
AU9	0.017	-0.027	-0.034	-0.033	0.034	-0.067	-0.009	-0.088	0.03	-0.003	0.001	0.05	0.013	-0.063	-0.026	0.065	0.093	-0.017	.989a	-0.235	0.031	-0.074	-0.131	-0.105	0.015	-0.112	-0.015	-0.081	0.042	0.001	-0.004	-0.172	-0.022	-0.029	0.027	-0.114	-0.061		
AU10	0.003	-0.009	0.046	-0.084	0.029	-0.021	-0.137	-0.002	-0.023	-0.035	-0.008	-0.022	0.054	0.079	-0.15	-0.011	-0.066	-0.036	-0.048	-0.235	.983a	-0.125	-0.033	-0.025	0.063	-0.072	-0.099	-0.079	0.158	0.115	0.079	-0.142	-0.12	-0.11	0.084	-0.086	0.025	0.02	
AU11	-0.052	0.11	-0.09	-0.014	0.104	0.019	0.007	-0.164	0.026	-0.029	-0.063	0.051	-0.039	-0.051	-0.135	0.066	-0.019	0.106	-0.106	0.031	-0.125	.984a	-0.168	-0.026	-0.048	-0.125	-0.006	0.007	-0.054	-0.038	-0.012	-0.038	-0.001	0.014	-0.208	0.014	-5.54E-05	-0.102	
AU12	-0.082	-0.081	0.073	0.004	-0.021	-0.041	0	-0.083	0.006	-0.013	0.069	-0.001	-0.097	0.009	-0.033	0.037	-0.011	-0.175	0.08	-0.074	-0.033	-0.168	.987a	-0.104	-0.185	0.017	-0.075	-0.076	-0.094	0.049	0.041	0.029	0.006	-0.015	0.071	-0.131	-0.024	0.036	
AWP12	0.041	-0.018	-0.004	0.002	-0.01	0.156	0.055	0.021	-0.036	-0.046	0.006	-0.022	0.096	-0.011	0.079	-0.117	-0.059	-0.085	-0.206	-0.131	-0.025	-0.026	-0.104	.987a	-0.008	-0.13	0.02	-0.049	-0.01	-0.03	-0.01	-0.056	-0.001	-0.055	-0.11	-0.008	0.012	-0.005	
AWP13	0.026	0.034	-0.001	-0.086	0.02	0.106	-0.041	-0.012	0	0.043	-0.285	0.045	0.088	-0.006	-0.111	-0.009	0.013	0.111	-0.051	-0.105	0.063	-0.048	-0.185	-0.008	.977a	-0.012	-0.149	-0.016	-0.058	0.047	-0.076	-0.042	0.009	-0.065	-0.079	0.01	0.141	-0.074	
AU13	0.054	-0.001	0.031	-0.058	0.008	-0.106	-0.008	-0.017	-0.044	-0.119	-0.07	-0.009	0.017	-0.01	0.072	0.015	0.04	0.048	-0.02	0.015	-0.072	-0.125	0.017	-0.13	-0.012	.990a	-0.126	-0.087	-0.057	-0.06	-0.135	-0.062	0.033	0.051	-0.06	0.017	-0.047	-0.067	
AWP14	-0.02	0.017	0.042	0.079	-0.014	-0.101	0.044	-0.024	-0.054	0.01	-0.031	-0.001	-0.061	-0.03	0	-0.023	-0.046	-0.081	-0.017	-0.112	-0.099	-0.006	-0.075	0.02	-0.149	-0.126	.990a	-0.08	0.049	-0.094	-0.048	-0.02	-0.056	0.039	-0.027	-0.131	0.004	0.126	
AWP15	-0.068	0.003	-0.011	-0.021	-0.01	-0.028	0.01	0.04	0.058	0.033	0.078	-0.018	-0.147	-1.23E-05	0.026	0.017	0.003	-0.125	-0.038	-0.015	-0.079	0.007	-0.076	-0.049	-0.016	-0.087	-0.08	.991a	-0.126	-0.13	-0.126	0.008	-0.037	-0.049	0.011	0.028	0.045	0.001	
AU14	-0.048	-0.024	0.049	0.018	-0.014	-0.071	-0.009	-0.058	-0.069	0.029	0.002	0.013	0.045	-0.027	-0.037	-0.031	-0.122	0.015	0.012	-0.081	0.158	-0.054	-0.094	-0.01	-0.058	-0.057	0.049	-0.126	.989a	-0.075	0.059	-0.103	-0.122	-0.129	0.02	-0.114	-0.044	-0.052	
AWP16	-0.01	-0.028	-0.036	-0.018	0.035	-0.039	0.036	0.092	-0.045	-0.017	0.041	-0.03	-0.069	-0.157	0.011	0.014	-0.029	-0.04	-0.047	0.042	0.115	-0.038	0.049	-0.03	0.047	-0.06	-0.094	-0.13	-0.075	.987a	-0.195	-0.101	-0.073	0.019	-0.104	-0.022	0.011	0.034	
AWP17	0.076	-0.032	-0.052	0.068	-0.066	0.023	0.051	-0.136	-0.034	0.096	-0.006	-0.052	-0.057	-0.039	0.117	-0.021	-0.076	-0.172	0.013	0.001	0.079	-0.012	0.041	-0.01	-0.076	-0.135	-0.048	-0.126	0.059	-0.195	.982a	-0.095	0.058	0.021	-0.068	-0.098	-0.133	0.012	
AWP18	-0.084	0.018	0.019	-0.015	-0.082	-0.066	-0.013	0.005	0.073	0.036	0.037	-0.035	-0.053	0.045	-0.006	0.054	-0.049	-0.017	0.065	-0.004	-0.142	-0.038	0.029	-0.056	-0.042	-0.062	-0.02	0.008	-0.103	-0									

Annexure III

Bank of Baroda																		
	AU1	AU2	AU3	AU4	AU5	AU6	AU7	AU8	AU9	AU10	AU11	AU12	AU13	AU14	AU15	AU16	AU17	
	8	7	10	7	7	8	8	5	8	9	6	10	9	8	9	9	8	
	6	6	7	6	6	6	6	7	6	7	6	7	6	6	6	7	7	
	3	3	3	4	5	3	3	5	3	4	3	4	3	3	3	4	3	
	7	7	6	7	8	6	8	7	8	7	8	7	7	8	9	7	8	
	7	4	5	6	7	5	6	5	6	5	7	6	6	7	7	6	8	
	8	7	9	9	8	8	6	7	8	7	8	9	7	8	7	7	9	
	5	3	2	4	3	6	4	3	4	3	4	3	4	3	4	4	4	
	9	8	7	6	9	7	6	8	9	8	7	9	7	9	9	6	6	
	6	6	7	6	5	7	6	6	6	5	6	6	6	7	6	7	7	
	8	5	6	7	5	5	7	6	6	5	6	6	5	6	6	4	6	
	7	6	4	6	5	4	6	4	4	6	5	4	6	5	4	5	4	
	7	5	4	6	5	5	5	5	6	5	4	6	7	4	6	8	5	
	8	4	7	6	6	10	8	7	6	7	6	5	10	3	5	6	6	
	7	6	4	6	5	4	6	4	4	6	5	4	6	5	4	5	4	
	6	9	8	9	9	10	9	9	6	5	7	7	7	5	4	5	6	
	7	7	7	7	7	7	8	8	8	8	8	8	8	8	8	8	7	
	9	10	9	8	9	9	9	10	8	9	10	9	10	9	9	10	10	
	10	2	10	6	7	8	6	3	6	7	8	9	9	6	6	8	3	
	6	6	7	6	6	6	6	7	6	7	6	7	6	6	6	7	7	
	3	3	3	4	5	3	3	5	3	4	3	4	3	3	3	4	3	
	7	7	6	7	8	6	8	7	8	7	8	7	7	8	9	7	8	
	7	4	5	6	7	5	6	5	6	5	7	6	6	7	7	6	8	
	8	7	9	9	8	8	6	7	8	7	8	9	7	8	7	7	9	
	9	10	9	8	9	9	9	10	8	9	10	9	10	9	9	10	10	
	168	142	154	156	159	155	155	150	151	152	156	161	162	151	153	157	156	
Mean Value of the scores obtained from the respondents	7	5.916667	6.416667	6.5	6.625	6.458333	6.458333	6.25	6.291667	6.333333	6.5	6.708333	6.75	6.291667	6.375	6.541667	6.5	
Weight of the item = Mean value * Squared Factor loading	3.157	3.786667	4.555833	3.9039	4.750125	3.493958	4.37875	4.375	4.309792	4.496667	4.251	4.62875	3.50325	4.49225	4.481625	4.559542	3.861	70.98510833
																		$\sum_{i=1}^n M_i \times W_i$
																		Can be seen in Table 8.3

	Bank of Maharashtra																	
	AU1	AU2	AU3	AU4	AU5	AU6	AU7	AU8	AU9	AU10	AU11	AU12	AU13	AU14	AU15	AU16	AU17	
	9	3	8	6	7	7	6	6	7	4	5	6	6	5	5	7	5	
	3	5	6	4	5	4	3	5	5	3	4	6	4	5	3	6	6	
	8	6	7	5	7	5	6	7	5	7	6	6	5	5	6	4	5	
	9	7	9	7	8	9	7	8	8	6	7	8	8	9	9	8	8	
	3	5	6	4	5	4	3	5	5	3	4	6	4	5	3	6	6	
	8	6	7	5	7	5	6	7	5	7	6	6	5	5	6	4	5	
	9	7	9	7	8	9	7	8	8	6	7	8	8	9	9	8	8	
	5	5	6	5	6	5	5	5	5	5	4	5	5	5	4	4	5	
	10	7	7	6	6	7	7	6	5	6	5	7	5	7	7	5	3	
	6	5	6	8	5	5	7	6	8	5	8	6	7	7	5	7	7	
	7	7	6	9	8	7	7	7	7	8	7	8	8	9	9	8	8	
	6	9	9	8	8	9	8	6	9	7	5	6	6	5	6	6	7	
	4	9	10	5	8	5	8	5	8	9	5	9	5	6	6	8	7	
	9	3	8	6	7	7	6	6	7	4	5	6	6	5	5	7	5	
	7	6	5	6	7	9	8	7	8	7	9	8	8	7	8	8	9	
	9	9	10	10	9	9	8	10	10	10	9	9	10	9	9	9	10	
Mean Value of the scores obtained from the respondents	7	6.1875	7.4375	6.3125	6.9375	6.625	6.375	6.5	6.875	6.0625	6	6.875	6.25	6.4375	6.25	6.5625	6.5	
Weight of the item = Mean value * Squared Factor loading	3.164	3.96	5.288063	3.793813	4.974188	3.59075	4.328625	4.5565	4.71625	4.310438	3.924	4.750625	3.25	4.596375	4.39375	4.574063	3.861	72.0324375
																		$\sum_{i=1}^{17} M_i \times W_i$
																		Can be seen in table 8.3

Canara Bank																						
	AWP1	AWP2	AWP3	AWP4	AWP5	AWP6	AWP7	AWP8	AWP9	AWP10	AWP11	AWP12	AWP13	AWP14	AWP15	AWP16	AWP17	AWP18	AWP19	AWP20	AWP21	
	7	5	8	9	6	7	7	5	1	6	6	5	7	7	6	8	2	8	1	8	5	
	7	7	5	6	7	7	6	7	6	4	8	6	6	7	8	8	6	7	8	6	7	
	5	8	6	7	6	7	7	7	5	7	7	5	6	6	7	6	7	6	6	6	7	
	6	6	7	6	5	6	6	5	5	4	6	6	4	5	6	4	6	4	5	4	6	
	6	7	6	5	4	5	4	6	4	6	5	5	6	5	4	4	5	6	6	7	3	
	4	5	6	6	7	5	6	7	6	5	7	5	6	7	6	7	6	5	6	6	7	
	8	7	5	8	5	6	5	7	7	7	8	7	7	6	6	6	7	8	7	8	7	
	5	4	3	4	3	5	4	3	4	5	4	4	4	3	4	5	3	4	5	4	3	
	6	7	7	6	7	6	7	8	8	7	9	8	7	6	7	8	7	6	9	9	8	
	4	5	6	5	5	5	5	3	5	5	6	6	5	6	5	4	5	6	4	6	4	
	4	5	7	6	6	5	6	7	5	7	6	6	5	7	6	7	6	5	5	7	5	
	6	5	5	6	6	6	4	6	5	6	4	5	5	5	8	7	5	4	5	5	4	
	2	4	3	4	6	4	7	6	2	5	6	5	6	5	6	5	6	5	6	6	3	
	6	6	7	6	6	6	6	7	7	6	6	8	7	8	7	7	6	6	6	7	6	
	4	5	7	6	6	5	6	7	5	7	6	6	5	7	6	7	6	5	5	7	5	
	5	2	5	2	2	1	3	1	5	2	2	3	2	2	3	1	2	1	3	2	3	
	8	9	9	8	8	9	10	9	8	9	9	9	9	9	9	8	9	9	9	9	9	
	9	8	8	9	9	9	10	9	9	9	9	9	9	8	9	9	8	8	9	9	9	
	8	6	4	7	5	3	6	4	5	6	6	5	8	9	7	7	7	8	7	7	7	
	9	6	6	9	7	7	7	7	7	7	9	8	8	8	8	8	8	8	7	7	8	
	5	7	8	8	7	7	6	8	7	8	7	6	7	7	6	8	7	8	7	8	7	
	9	8	8	8	8	7	7	9	8	8	8	8	8	9	8	8	8	8	9	8	8	
	7	5	5	1	6	6	5	4	6	7	7	7	7	9	8	8	7	6	9	8	9	
	9	9	9	7	4	7	2	9	8	10	9	9	10	10	9	7	8	7	10	9	8	
	8	8	7	7	7	8	7	7	8	8	8	9	8	8	7	8	9	9	8	9	8	
	6	6	7	6	6	7	3	8	6	7	7	9	8	7	6	5	6	6	5	6	5	
	8	8	8	9	7	8	8	8	7	7	8	8	8	7	7	7	8	8	8	8	8	
	7	8	7	8	7	7	9	6	6	8	7	6	7	9	7	8	6	8	8	7	9	
	2	4	5	4	7	4	3	3	3	4	6	4	5	3	3	3	4	5	4	2	2	
	5	8	7	9	7	5	5	7	8	5	9	7	7	8	8	6	5	7	7	7	6	
	9	10	7	10	7	9	9	9	10	9	10	9	9	10	10	9	8	9	9	9	6	
	7	7	5	6	7	7	6	7	6	4	8	6	6	7	8	8	6	7	8	6	7	
	5	8	6	7	6	7	7	7	5	7	7	5	6	6	7	6	7	6	6	6	7	
	6	6	7	6	5	6	6	5	5	4	6	6	4	5	6	4	6	4	5	4	6	
	6	7	6	5	4	5	4	6	4	6	5	5	6	5	4	4	5	6	6	7	3	
	4	5	6	6	7	5	6	7	6	5	7	5	6	7	6	7	6	5	6	6	7	
	5	7	8	8	7	7	6	8	7	8	7	6	7	7	6	8	7	8	7	8	7	
	10	10	10	9	9	8	8	7	7	10	9	7	7	8	8	8	9	8	7	8	8	
	6	6	8	5	7	9	7	7	8	5	8	10	8	10	7	7	10	10	10	8	8	
	7	5	5	1	6	6	5	4	6	7	7	7	7	9	8	8	7	6	9	8	9	
	7	8	7	8	7	7	9	6	6	8	7	6	7	9	7	8	6	8	8	7	9	
	5	8	7	9	7	5	5	7	8	5	9	7	7	8	8	6	5	7	7	7	6	
	9	10	7	10	7	9	9	9	10	9	10	9	9	10	10	9	8	9	9	9	6	
Mean Value of the scores obtained from the respondents	6.302326	6.627907	6.511628	6.55814	6.232558	6.27907	6.139535	6.488372	6.139535	6.488372	7.093023	6.55814	6.651163	7.069767	6.790698	6.651163	6.325581	6.581395	6.790698	6.906977	6.395349	
Weight of the item = Mean value * Squared Factor loading	3.409558	3.360349	3.653023	3.928326	3.134977	3.283953	3.867907	3.691884	2.50493	0.427584	4.780698	3.829953	4.569349	4.970047	4.563349	4.057209	3.959814	4.547744	2.872465	4.544791	3.984302	77.94221163
																						$\sum_{i=1}^n M_i \times W_i$
																						Can be seen in Table 8.3

Canara Bank																		
	AU1	AU2	AU3	AU4	AU5	AU6	AU7	AU8	AU9	AU10	AU11	AU12	AU13	AU14	AU15	AU16	AU17	
	5	8	9	3	7	8	9	9	9	9	2	7	7	8	9	8	7	
	8	7	6	7	6	6	7	5	8	6	7	7	7	7	6	7	6	
	9	6	7	7	6	8	7	6	6	7	6	7	6	7	8	7	6	
	5	4	3	5	4	4	6	6	5	6	5	4	5	5	5	6	6	
	5	4	5	6	5	6	6	5	5	6	7	6	4	6	5	4	5	
	9	5	4	5	6	6	6	7	5	6	7	6	5	6	6	7	5	
	7	5	6	7	6	7	5	6	8	7	6	6	8	7	7	6	8	
	7	3	4	5	4	5	5	4	4	5	4	5	5	4	5	4	4	
	7	7	8	7	6	8	7	7	7	8	9	7	9	9	7	8	9	
	7	4	6	5	6	6	5	6	6	5	6	4	5	5	5	6	5	
	6	4	5	7	7	5	5	6	6	4	5	7	4	5	6	4	6	
	9	7	5	6	5	4	5	7	9	4	5	6	8	5	6	6	6	
	7	5	6	6	3	8	5	4	6	6	5	6	7	6	6	7	5	
	7	7	6	6	7	6	7	8	6	7	6	6	6	6	5	6	7	
	6	4	5	7	7	5	5	6	6	4	5	7	4	5	6	4	6	
	9	7	5	6	5	4	5	7	9	4	5	6	8	5	6	6	6	
	7	5	6	6	3	8	5	4	6	6	5	6	7	6	6	7	5	
	7	7	6	6	7	6	7	8	6	7	6	6	6	6	5	6	7	
	6	4	5	7	7	5	5	6	6	4	5	7	4	5	6	4	6	
	5	1	1	2	3	4	2	3	5	1	2	2	3	4	3	2	2	
	7	9	10	8	9	10	9	9	9	9	9	9	10	10	9	9	10	
	9	9	9	9	9	9	9	9	8	9	8	9	9	10	9	9	9	
	10	9	8	6	6	10	5	5	8	10	9	8	9	6	7	6	7	
	9	6	7	8	8	8	9	8	8	8	8	8	9	8	8	9	8	
	2	6	7	8	7	6	6	8	7	8	6	6	6	7	8	6	7	
	9	9	8	8	9	9	9	8	9	9	9	8	9	8	7	8	9	
	10	4	10	8	7	8	9	8	9	9	8	8	7	9	7	9	10	
	10	10	10	10	9	10	10	9	10	8	6	10	9	7	9	9	10	
	7	9	8	9	8	8	9	8	8	9	8	7	8	8	8	8	9	
	6	8	8	7	8	8	7	8	7	8	8	7	9	8	6	6	8	
	8	8	9	8	8	9	9	8	8	7	8	7	9	7	8	7	9	
	7	8	8	5	8	9	7	8	8	7	8	7	8	6	8	7	9	
	3	7	7	8	8	10	3	2	3	3	4	4	9	3	3	5	8	
	10	9	9	5	7	9	9	9	7	7	9	7	9	7	6	6	5	
	9	10	10	10	10	10	10	9	10	10	10	8	10	9	10	9	10	
	8	7	6	7	6	6	7	5	8	6	7	7	7	7	6	7	6	
	9	6	7	7	6	8	7	6	6	7	6	7	6	7	8	7	6	
	5	4	3	5	4	4	6	6	5	6	5	4	5	5	5	6	6	
	5	4	5	6	5	6	6	5	5	6	7	6	4	6	5	4	5	
	9	5	4	5	6	6	6	7	5	6	7	6	5	6	6	7	5	
	2	6	7	8	7	6	6	8	7	8	6	6	6	7	8	6	7	
	8	9	9	9	9	7	9	7	9	8	7	8	8	7	8	9	8	
	8	9	10	10	8	9	10	9	10	10	10	8	10	9	10	10	10	
	10	4	10	8	7	8	9	8	9	9	8	8	7	9	7	9	10	
	7	8	8	5	8	9	7	8	8	7	8	7	8	6	8	7	9	
	10	9	9	5	7	9	9	9	7	7	9	7	9	7	6	6	5	
	9	10	10	10	10	10	10	9	10	10	10	8	10	9	10	9	10	
Mean Value of the scores obtained from the respondents	7.325581	6.581395	7.023256	6.813953	6.790698	7.372093	7.069767	6.930233	7.186047	7.023256	6.860465	6.697674	7.162791	6.813953	6.860465	6.790698	7.162791	
Weight of the item = Mean value * Squared Factor loading	3.311163	4.212093	4.993535	4.095186	4.86893	3.995674	4.800372	4.858093	4.929628	4.986512	4.486744	4.628093	3.724651	4.865163	4.829767	4.733116	4.254698	76.5734186
																		$\sum_{i=1}^n M_i \times W_i$
																		Can be seen in table 8.3

Central Bank of India																						
	AWP1	AWP2	AWP3	AWP4	AWP5	AWP6	AWP7	AWP8	AWP9	AWP10	AWP11	AWP12	AWP13	AWP14	AWP15	AWP16	AWP17	AWP18	AWP19	AWP20	AWP21	
	6	4	5	4	5	7	5	6	6	4	5	7	6	6	7	6	6	5	7	6	6	
	8	4	5	4	5	3	4	4	4	5	4	4	4	5	4	4	3	5	4	4	5	
	6	5	5	7	3	6	5	6	1	7	6	5	6	7	7	7	7	6	6	7	7	
	5	6	7	6	4	6	6	8	1	7	6	5	4	6	7	7	8	5	7	4	7	
	5	6	4	5	5	5	6	6	1	6	5	5	5	5	6	5	4	5	5	6	5	
	6	2	3	8	2	8	6	5	1	7	6	6	7	5	8	7	5	7	6	4	8	
	9	10	9	10	9	10	10	9	9	10	10	10	10	9	10	10	9	10	9	9	10	
	8	8	8	6	7	6	10	9	9	9	8	8	7	8	9	9	9	6	7	9	7	
	8	8	9	6	8	9	8	9	8	10	9	8	10	9	9	9	10	8	5	10	10	
	9	8	7	8	10	7	8	9	9	10	8	10	8	7	8	8	7	8	9	9	7	
	9	9	8	7	9	10	10	9	8	9	8	9	9	10	9	10	9	9	9	9	7	
	6	3	4	6	5	6	3	6	7	6	7	6	5	5	6	6	6	5	7	7	7	
	8	6	5	7	6	6	5	5	8	5	7	7	7	6	7	8	8	7	7	6	5	
	5	6	4	4	5	5	5	6	4	6	5	6	7	7	5	6	6	6	7	6	6	
	7	7	6	7	6	5	7	7	6	6	6	8	8	7	6	7	7	7	8	7	7	
	7	8	6	6	6	8	7	7	7	8	6	8	8	8	6	8	7	9	7	7	9	
	7	4	7	9	9	9	6	7	5	9	8	9	6	8	8	6	7	6	5	9	9	
	8	8	9	6	8	9	8	9	8	10	9	8	10	9	9	9	10	8	5	10	10	
	9	8	7	8	10	7	8	9	9	10	8	10	8	7	8	8	7	8	9	9	7	
	9	9	8	7	9	10	10	9	8	9	8	9	9	10	9	10	9	9	9	9	7	
Mean Value of the scores obtained from the respondents	7.25	6.45	6.3	6.55	6.55	7.1	6.85	7.25	5.95	7.65	6.95	7.4	7.2	7.2	7.5	7.45	7.2	6.95	6.85	7.4	7.3	
Weight of the item = Mean value * Squared Factor loading	3.92225	3.27015	3.5343	3.92345	3.2881	3.7488	4.3155	4.12525	2.4276	5.04135	4.6843	4.3216	4.9464	5.0688	5.04	4.5445	4.5072	4.80245	2.89755	4.8692	4.5479	87.82665
																						$\sum_{i=1}^n M_i \times W_i$
																						Can be seen in Table 8.3

	Central Bank of India																	
	AU1	AU2	AU3	AU4	AU5	AU6	AU7	AU8	AU9	AU10	AU11	AU12	AU13	AU14	AU15	AU16	AU17	
	8	6	4	6	6	9	5	4	8	5	6	5	8	6	6	9	5	
	9	5	4	5	4	4	4	4	4	4	4	5	3	4	4	4	4	
	6	7	7	6	5	9	6	6	7	6	6	6	7	6	6	7	6	
	8	6	7	6	6	7	7	8	8	7	6	7	9	8	7	8	3	
	8	7	5	5	5	5	6	6	5	7	6	5	4	5	5	8	5	
	10	7	6	7	6	7	7	7	6	7	5	7	6	5	10	5	6	
	10	9	9	10	9	10	10	9	10	9	9	10	9	9	9	10	9	
	10	8	10	8	10	10	10	10	9	4	9	9	9	9	9	10	7	
	10	7	10	10	8	10	10	8	10	10	10	9	10	10	10	9	9	
	9	6	8	10	9	9	9	8	8	9	8	10	9	9	9	8	6	
	9	8	9	9	10	10	8	9	8	9	9	10	10	9	9	10	8	
	5	6	6	7	7	6	7	5	5	5	5	5	6	5	5	6	6	
	6	5	7	5	6	6	5	7	7	6	8	5	6	6	8	6	9	
	7	5	6	5	5	5	8	8	6	5	5	5	8	7	7	6	7	
	7	6	8	8	7	8	7	7	7	7	7	7	7	7	7	7	7	
	6	6	9	8	7	8	6	7	6	8	7	7	7	7	6	9	7	
	8	8	9	8	10	9	9	8	9	9	8	9	9	7	8	8	9	
	10	7	10	10	8	10	10	8	10	10	10	9	10	10	10	9	9	
	9	6	8	10	9	9	9	8	8	9	8	10	9	9	9	8	6	
	9	8	9	9	10	10	8	9	8	9	9	10	10	9	9	10	8	
Mean Value of the scores obtained from the respondents	8.2	6.65	7.55	7.6	7.35	8.05	7.55	7.3	7.45	7.25	7.25	7.5	7.8	7.35	7.65	7.85	6.8	
Weight of the item = Mean value * Squared Factor loading	3.7064	4.256	5.36805	4.5676	5.26995	4.3631	5.12645	5.1173	5.1107	5.15475	4.7415	5.1825	4.056	5.2479	5.3856	5.47145	4.0392	82.16445
																		$\sum_{i=1}^n M_i \times W_i$
																		Can be seen in Table 8.3

Punjab and Sind Bank																		
	AU1	AU2	AU3	AU4	AU5	AU6	AU7	AU8	AU9	AU10	AU11	AU12	AU13	AU14	AU15	AU16	AU17	
	5	6	8	8	6	8	7	6	7	7	8	7	7	7	8	7	7	
	6	4	5	6	7	5	6	7	7	6	8	7	6	9	7	8	9	
	4	6	7	6	4	6	9	5	1	10	1	10	10	10	10	10	10	
	7	8	8	8	9	9	8	7	8	7	9	9	9	8	5	7	5	
	10	10	10	10	10	10	5	5	5	5	5	6	10	5	10	10	10	
	4	4	4	4	3	4	3	5	4	4	4	3	3	6	4	5	4	
	9	9	9	9	8	6	7	7	8	8	8	7	6	6	7	8	7	
	8	10	10	9	9	9	9	9	9	9	9	9	8	9	8	9	7	
	9	10	9	8	9	10	8	9	9	10	9	10	2	9	9	8	10	
	10	8	9	10	7	10	8	9	10	9	8	8	10	9	9	10	10	
Mean Value of the scores obtained from the respondents	7.2	7.5	7.9	7.8	7.2	7.7	7	6.9	6.8	7.5	6.9	7.6	7.1	7.8	7.7	8.2	7.9	
Weight of the item = Mean value * Squared Factor loading	3.2544	4.8	5.6169	4.6878	5.1624	4.1734	4.753	4.8369	4.6648	5.3325	4.5126	5.2516	3.692	5.5692	5.4208	5.7154	4.661	82.1047
																		$\sum_{i=1}^n M_i \times W_i$
																		Can be seen in Table 8.3

	Indian Bank																					
	AWP1	AWP2	AWP3	AWP4	AWP5	AWP6	AWP7	AWP8	AWP9	AWP10	AWP11	AWP12	AWP13	AWP14	AWP15	AWP16	AWP17	AWP18	AWP19	AWP20	AWP21	
	4	3	4	5	5	6	6	5	6	5	4	6	4	6	5	5	4	6	6	5	5	3
	6	5	7	8	6	8	7	6	7	8	7	8	7	8	6	6	7	8	6	8	6	6
	4	6	6	6	4	4	5	6	7	5	7	6	5	4	5	4	4	6	4	4	5	5
	5	6	7	7	7	4	6	7	5	7	4	7	6	7	6	7	5	6	7	6	6	6
	7	8	8	6	8	8	7	6	7	6	7	8	7	6	8	8	7	6	6	8	7	7
	8	7	8	8	8	8	7	8	9	8	9	9	8	7	8	9	8	7	8	7	9	9
	3	4	3	5	5	3	4	5	6	4	5	6	4	5	6	5	4	6	6	5	4	4
	2	4	1	2	4	1	2	4	3	2	4	3	3	4	3	3	4	5	3	4	2	2
	2	4	5	4	5	4	5	6	4	6	4	5	6	5	3	6	4	5	4	6	5	5
	6	6	5	5	4	6	4	5	4	6	6	4	5	6	5	6	4	7	7	5	6	6
	6	8	7	7	6	7	7	7	8	7	7	6	7	8	7	8	7	7	6	8	7	7
	3	4	5	7	8	6	4	4	1	7	6	7	6	5	4	5	7	4	8	3	3	3
	2	4	1	2	4	1	2	4	3	2	4	3	3	4	3	3	4	5	3	4	2	2
	2	4	5	4	5	4	5	6	4	6	4	5	6	5	3	6	4	5	4	6	5	5
	6	6	5	5	4	6	4	5	4	6	6	4	5	6	5	6	4	7	7	5	6	6
	10	10	10	9	10	9	10	10	9	9	10	9	9	10	10	10	10	10	10	9	9	9
	9	8	9	8	9	8	9	6	6	8	7	8	8	9	7	7	8	8	8	8	8	8
	6	6	7	6	6	7	3	8	6	7	9	8	7	6	5	6	6	5	6	5	5	5
	7	8	5	8	8	8	8	8	9	8	8	6	9	8	8	8	7	7	7	8	7	7
	5	6	6	6	6	6	7	7	8	8	8	9	9	7	8	9	8	9	9	9	8	8
	9	7	7	9	7	10	9	6	9	8	8	7	7	9	7	7	9	8	9	8	9	9
	10	9	10	10	10	8	9	9	7	9	10	10	9	9	9	9	7	8	9	9	8	8
	9	8	9	8	8	8	8	7	9	9	8	7	7	7	8	8	7	8	7	8	7	7
	9	8	9	8	9	8	9	6	6	8	7	8	8	9	7	7	8	8	8	8	8	8
	4	5	6	5	4	5	6	5	4	6	4	4	4	6	6	6	6	5	3	4	4	4
	4	3	4	8	6	7	4	5	6	7	7	7	7	7	6	6	7	7	7	7	6	6
	6	10	10	9	9	10	10	10	8	10	9	3	7	7	6	8	8	9	10	9	9	9
	6	7	6	7	7	8	6	7	9	8	7	8	7	8	8	5	7	6	6	10	9	9
	2	3	8	6	3	4	3	4	5	4	3	3	6	5	6	2	4	9	5	4	7	7
	5	8	7	4	7	8	5	7	7	7	5	6	4	7	2	5	7	8	9	7	8	8
	8	8	9	7	8	8	9	6	2	9	8	7	8	7	8	6	7	6	7	7	7	7
	9	9	9	10	10	7	8	6	6	9	10	9	9	8	8	8	7	8	7	7	9	9
	4	3	4	5	5	6	6	5	6	5	4	6	4	6	5	5	4	6	6	5	3	3
	6	5	7	8	6	8	7	6	7	8	7	8	7	8	6	6	7	8	6	8	6	6
	4	6	6	6	6	4	5	6	7	5	7	6	5	4	5	4	4	6	4	4	5	5
	10	9	10	10	10	8	9	9	7	9	10	10	9	9	9	9	7	8	9	9	8	8
	5	8	7	4	7	8	5	7	7	7	5	6	4	7	2	5	7	8	9	7	8	8
	8	8	9	7	8	8	9	6	2	9	8	7	8	7	8	6	7	6	7	7	7	7
	9	9	9	10	9	10	8	7	7	9	10	9	9	8	8	8	7	8	7	7	8	8
	9	9	9	10	10	7	8	6	6	9	10	9	9	8	8	8	7	8	7	7	9	9
Mean Value of the scores obtained from the respondents	5.975	6.475	6.725	6.725	6.825	6.6	6.375	6.325	6.075	7	6.775	6.7	6.575	6.825	6.2	6.35	6.25	6.925	6.675	6.625	6.45	
Weight of the item = Mean value * Squared Factor loading	3.232475	3.282825	3.772725	4.028275	3.432975	3.4518	4.01625	3.598925	4.003425	4.613	4.56635	3.9061	4.517025	4.8048	4.1664	3.8735	3.9125	4.77825	2.823525	4.35925	4.01835	83.158725
																						$\sum_{i=1}^n M_i \times W_i$
																						Can be seen in Table 8.3

	Indian Bank																	
	AU1	AU2	AU3	AU4	AU5	AU6	AU7	AU8	AU9	AU10	AU11	AU12	AU13	AU14	AU15	AU16	AU17	
	3	4	5	3	4	4	5	6	6	5	4	5	5	6	5	3	5	
	8	6	7	8	7	6	7	8	7	6	7	8	6	7	8	7	7	
	6	7	4	6	5	5	5	6	8	6	7	8	8	7	5	7	7	
	8	6	7	5	6	5	6	7	7	5	6	7	8	6	7	6	8	
	9	7	8	7	5	7	8	9	6	7	6	7	7	7	7	8	8	
	3	7	9	8	7	9	8	7	8	9	7	8	7	8	8	9	8	
	7	6	4	3	4	4	4	5	5	4	4	5	3	4	5	4	5	
	9	3	4	2	2	3	2	4	2	3	4	3	4	5	1	4	4	
	8	6	4	6	4	3	5	3	4	5	6	4	4	4	4	5	4	
	4	4	7	5	6	6	5	4	4	6	5	5	6	4	7	5	6	
	8	8	7	6	8	5	7	6	7	6	8	8	8	7	8	8	8	
	10	7	9	8	8	8	6	6	7	8	7	5	9	3	1	7	8	
	9	3	4	2	2	3	2	4	2	3	4	3	4	5	1	4	4	
	8	6	4	6	4	3	5	3	4	5	6	4	4	4	4	5	4	
	4	4	7	5	6	6	5	4	4	6	5	5	6	4	7	5	6	
	10	10	10	10	10	10	10	9	10	9	10	10	9	10	10	9	10	
	8	9	9	5	10	9	9	9	9	8	4	7	7	8	8	8	8	
	6	8	8	7	8	8	7	8	7	8	8	7	9	8	6	6	8	
	7	9	9	9	9	8	8	9	7	7	8	7	5	7	8	8	8	
	5	5	6	5	5	6	7	7	9	7	8	9	9	7	8	8	9	
	8	9	9	8	9	8	8	9	7	8	7	9	8	8	9	8	8	
	10	10	10	8	9	10	9	9	10	10	9	9	10	10	7	8	10	
	9	8	7	8	8	8	7	8	8	8	7	8	8	7	8	7	7	
	8	9	9	5	10	9	9	9	9	8	4	7	7	8	8	8	8	
	3	4	4	5	7	7	6	5	5	5	5	6	6	5	5	5	4	
	8	6	7	5	7	9	8	6	7	6	5	7	9	7	7	6	7	
	5	10	10	4	8	10	10	10	8	5	6	6	10	10	7	9	9	
	8	7	10	7	9	7	9	9	7	9	9	8	8	7	7	6	9	
	9	9	10	9	5	10	10	6	9	9	8	7	10	8	8	7	9	
	7	6	5	8	4	5	8	5	8	6	8	7	8	8	8	7	7	
	6	8	7	8	8	8	9	9	9	6	8	8	8	8	9	8	8	
	10	9	10	7	9	10	8	9	10	9	8	8	10	9	9	10	10	
	3	4	5	3	4	4	5	6	6	5	4	5	5	6	5	3	5	
	8	6	7	8	7	6	7	8	7	6	7	8	6	7	8	7	7	
	6	7	4	6	5	5	5	6	8	6	7	8	8	7	5	7	7	
	10	10	10	8	9	10	9	9	10	10	9	9	10	10	7	8	10	
	7	6	5	8	4	5	8	5	8	6	8	7	8	8	8	7	7	
	6	8	7	8	8	8	9	9	9	6	8	8	8	8	9	8	8	
	10	8	9	10	7	10	8	9	10	9	8	8	10	9	9	10	10	
	10	9	10	7	9	10	8	9	10	9	8	8	10	9	9	10	10	
Mean Value of the scores obtained from the respondents	7.275	6.95	7.175	6.4	6.65	6.925	7.025	6.975	7.2	6.725	6.675	6.9	7.375	7	6.75	6.875	7.375	
Weight of the item = Mean value * Squared Factor loading	3.2883	4.448	5.101425	3.8464	4.76805	3.75335	4.769975	4.889475	4.9392	4.781475	4.36545	4.7679	3.835	4.998	5.3595	4.791875	4.307	77.010375
	0																	$\sum_{i=1}^n M_i \times W_i$
																		Can be seen in Table 8.3

	Indian Overseas Bank																					
	AWP1	AWP2	AWP3	AWP4	AWP5	AWP6	AWP7	AWP8	AWP9	AWP10	AWP11	AWP12	AWP13	AWP14	AWP15	AWP16	AWP17	AWP18	AWP19	AWP20	AWP21	
	4	4	6	6	5	4	7	5	5	6	7	5	4	6	5	5	6	7	5	6	5	
	6	7	6	5	6	4	5	6	5	6	5	6	5	4	5	4	6	5	4	5	6	
	4	5	4	4	4	4	5	4	1	4	4	3	5	4	6	6	5	4	4	3	4	
	5	6	7	6	5	7	8	8	7	8	6	8	6	7	8	7	7	6	7	6	8	
	3	5	6	5	6	4	7	6	5	6	7	4	6	7	7	5	4	5	7	5	6	
	6	7	6	8	5	5	6	5	5	6	7	5	6	5	6	5	6	6	5	6	5	
	5	6	7	6	6	4	6	7	6	6	7	7	7	6	7	7	7	8	8	7	8	
	6	5	4	6	5	6	5	7	7	6	6	6	6	5	7	6	6	8	7	6	7	
	6	7	4	7	3	5	8	5	1	7	6	8	5	6	8	5	7	4	6	4	7	
	6	7	6	8	5	5	6	5	5	6	7	5	6	5	6	5	6	6	5	6	5	
	5	6	9	7	2	6	6	7	6	4	1	1	3	6	4	3	1	4	5	4	3	
	8	6	5	7	6	6	5	5	8	5	7	7	7	6	7	8	8	7	7	6	5	
	5	6	6	5	5	6	5	6	5	5	6	6	6	5	5	6	5	5	6	5	6	
	6	6	10	9	7	8	8	8	8	9	9	8	7	7	8	8	8	7	8	8	8	
	2	3	1	2	4	2	1	1	2	1	1	2	1	1	2	1	2	1	1	1	1	
	4	4	3	5	7	7	7	6	6	5	7	7	7	6	7	7	7	7	7	6	7	
	6	7	7	8	1	3	8	4	10	8	8	9	4	10	8	4	5	9	10	6	8	
	4	3	4	9	6	7	4	5	7	7	7	8	7	6	7	7	7	7	9	10	8	
	9	8	8	6	8	8	7	5	8	9	9	9	8	9	8	7	8	8	7	8	7	
	7	6	7	6	6	8	7	8	7	6	8	6	7	8	7	7	6	7	6	7	6	
	6	5	6	5	6	5	6	6	6	6	6	6	6	6	5	6	5	5	6	5	6	
	6	7	6	7	7	7	6	7	6	7	6	6	6	7	5	6	7	7	6	7	6	
	4	4	6	6	5	4	7	5	5	6	7	5	4	6	5	5	6	7	5	6	5	
	6	6	10	9	7	8	8	8	8	9	9	8	7	7	8	8	8	7	8	8	8	
	5	7	4	8	7	7	7	9	9	9	5	8	9	8	6	7	8	8	7	8	7	
	8	10	10	10	8	10	10	10	10	10	9	10	10	10	10	10	10	10	10	10	10	
	7	6	7	6	6	8	7	8	7	6	8	6	7	8	7	7	6	7	6	7	6	
	6	5	6	5	6	5	6	6	6	6	6	6	6	6	5	6	5	5	6	5	6	
Mean Value of the scores obtained from the respondents	5.535714	5.857143	6.107143	6.464286	5.5	5.821429	6.357143	6.142857	6.107143	6.392857	6.464286	6.25	6	6.321429	6.392857	6	6.142857	6.321429	6.357143	6.107143	6.214286	
Weight of the item = Mean value * Squared Factor loading	2.994821	2.969571	3.426107	3.872107	2.7665	3.073714	4.005	3.489143	2.491714	4.212893	4.356929	3.64375	4.122	4.450286	4.296	3.66	3.845429	4.361786	2.689071	4.0185	3.8715	76.61682143
																						$\sum_{i=1}^n M_i \times W_i$
																						Can be seen in Table 8.3

	Indian Overseas Bank																	
	AU1	AU2	AU3	AU4	AU5	AU6	AU7	AU8	AU9	AU10	AU11	AU12	AU13	AU14	AU15	AU16	AU17	
	9	5	6	5	6	6	6	6	5	6	7	6	7	6	5	4	6	
	4	4	4	5	6	5	4	4	6	5	4	5	6	5	6	5	5	
	3	5	6	5	4	9	7	5	5	4	5	4	6	4	6	5	5	
	7	7	8	6	7	6	6	6	8	7	6	7	7	6	7	6	7	
	7	4	7	3	6	5	7	6	5	6	7	6	5	6	5	6	7	
	8	6	4	5	6	6	5	6	6	5	6	6	7	4	5	4	6	
	8	5	7	7	6	7	7	7	7	6	7	6	7	7	6	7	7	
	7	6	6	5	6	6	7	7	5	7	6	6	6	6	7	8	7	
	7	5	7	7	5	8	6	6	7	6	7	6	6	7	8	6	4	
	8	6	4	5	6	6	5	6	6	5	6	6	7	4	5	4	6	
	8	6	8	8	7	8	9	8	9	8	8	6	8	6	5	7	8	
	6	5	7	5	6	6	5	7	7	6	8	5	6	6	8	6	9	
	6	5	5	6	6	5	7	6	5	7	6	6	6	6	5	6	5	
	10	9	10	9	8	7	8	9	8	8	7	8	7	7	8	8	8	
	2	1	1	1	2	1	1	2	1	1	1	1	1	1	1	1	1	
	3	4	5	8	8	9	8	6	8	7	8	6	9	5	6	6	8	
	10	8	9	9	10	10	10	10	10	10	6	8	9	10	8	10	2	
	8	7	7	5	7	9	8	6	7	6	6	7	9	9	7	9	8	
	9	8	9	9	9	8	9	9	9	9	9	9	5	9	8	8	8	
	8	8	7	6	7	7	7	6	8	6	7	8	8	8	6	8	8	
	5	6	5	6	5	5	5	5	5	6	5	5	5	5	6	5	5	
	6	6	6	6	6	6	8	8	7	8	6	7	5	5	6	5	7	
	9	5	6	5	6	6	6	6	5	6	7	6	7	6	5	4	6	
	10	9	10	9	8	7	8	9	8	8	7	8	7	7	8	8	8	
	8	7	9	9	8	6	8	6	9	9	7	9	8	9	7	7	7	
	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
	8	8	7	6	7	7	7	6	8	6	7	8	8	8	6	8	8	
	5	6	5	6	5	5	5	5	5	6	5	5	5	5	6	5	5	
Mean Value of the scores obtained from the respondents	7.107143	6.107143	6.607143	6.285714	6.535714	6.642857	6.75	6.535714	6.75	6.571429	6.464286	6.428571	6.678571	6.321429	6.285714	6.285714	6.464286	
Weight of the item = Mean value * Squared Factor loading	3.212429	3.908571	4.697679	3.777714	4.686107	3.600429	4.58325	4.581536	4.6305	4.672286	4.227643	4.442143	3.472857	4.5135	4.425143	4.381143	3.839786	71.65271429
																		$\sum_{i=1}^n M_i \times W_i$
																		Can be seen in Table 8.3

Punjab National Bank																						
	AWP1	AWP2	AWP3	AWP4	AWP5	AWP6	AWP7	AWP8	AWP9	AWP10	AWP11	AWP12	AWP13	AWP14	AWP15	AWP16	AWP17	AWP18	AWP19	AWP20	AWP21	
7	5	6	8	7	5	6	7	7	7	7	8	7	8	6	8	6	8	6	9	9	8	
7	7	6	8	8	7	6	7	8	7	8	7	8	6	7	7	6	6	6	6	7	7	
5	4	5	9	5	5	6	5	5	6	6	6	7	6	6	6	6	6	6	6	7	7	
6	5	3	5	3	5	4	6	6	4	5	4	6	4	4	4	4	6	4	4	5	6	
4	6	5	6	4	6	4	5	6	5	6	6	6	6	5	6	6	7	6	7	6	5	
5	6	7	6	5	5	7	6	6	5	7	7	7	5	5	6	7	6	7	6	8	5	
5	4	5	6	5	7	8	7	7	8	7	8	7	9	6	7	8	7	8	6	7	8	
9	8	7	6	7	6	7	8	8	9	6	6	8	8	6	7	5	7	8	6	8	6	
4	6	3	4	4	6	5	4	4	5	4	5	4	5	4	5	6	6	5	6	5	4	
6	4	5	6	5	6	5	6	5	4	5	4	5	6	5	6	4	4	5	7	4	6	
6	7	6	5	6	6	5	4	5	4	5	4	8	6	5	6	4	5	4	3	4	7	
7	6	7	8	7	6	7	8	7	8	7	7	7	7	6	7	8	7	6	9	8	8	
4	6	5	4	5	4	5	4	5	5	6	4	6	4	5	6	5	4	4	4	5	5	
4	5	4	5	4	4	6	3	5	4	5	5	6	4	5	5	4	5	5	5	6	4	
7	7	9	7	6	6	7	6	3	8	6	7	7	7	8	8	7	8	7	8	7	8	
4	5	3	5	4	6	4	5	1	3	5	3	5	4	5	5	5	5	5	5	5	4	
6	7	7	9	8	7	7	8	2	7	7	5	7	8	7	8	7	4	7	8	8	9	
4	5	4	5	4	4	6	3	5	4	5	5	6	4	5	5	4	5	5	5	6	4	
5	4	6	5	5	7	7	5	6	4	5	5	5	5	5	5	5	5	5	5	6	5	
8	9	10	8	8	10	9	7	8	8	9	8	8	8	8	8	8	7	7	6	8	4	
7	3	5	8	8	6	9	8	5	7	9	8	9	5	8	9	8	9	4	9	1	9	
8	8	8	9	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	
10	10	10	9	9	8	8	7	7	10	9	7	7	8	8	8	8	8	8	7	8	8	
8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	9	8	
7	7	8	7	7	8	8	8	9	8	8	7	8	8	8	8	8	9	8	8	8	8	
10	8	8	8	10	8	8	8	8	9	9	6	10	8	8	8	9	9	9	9	9	9	
5	7	7	8	8	8	6	3	5	7	9	6	8	4	8	8	6	4	7	5	7	5	
5	7	7	10	8	10	10	6	8	8	8	8	8	8	9	8	9	8	10	10	8	8	
9	7	6	8	9	7	8	9	8	9	8	7	9	7	9	8	6	8	6	8	9	9	
8	5	3	9	5	10	8	8	8	8	8	4	5	8	4	5	9	9	9	2	6	9	
6	4	4	7	5	4	6	4	7	4	5	8	7	4	7	7	3	6	4	7	4	4	
8	8	10	6	1	8	8	9	8	8	3	8	7	7	5	7	8	6	6	5	4	4	
5	3	4	5	5	4	5	5	5	5	3	4	4	4	4	4	4	4	4	5	5	4	
8	9	10	8	8	10	9	7	8	8	9	8	8	8	8	8	7	7	6	8	4	4	
7	7	9	7	8	8	6	9	6	8	7	8	8	7	8	8	7	8	7	7	9	8	
1	1	1	2	1	1	1	1	1	1	2	1	1	1	1	2	1	2	1	2	1	1	
8	7	6	9	8	7	8	5	9	9	9	8	8	9	7	8	8	7	9	8	7	8	
7	7	8	7	7	8	8	7	7	8	7	7	8	8	7	8	8	7	8	8	8	8	
6	9	10	6	7	4	6	5	7	9	4	3	9	7	7	7	8	7	9	9	7	7	
10	5	5	6	6	6	6	7	6	4	9	8	6	6	6	6	7	6	6	7	6	7	
8	8	9	9	10	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	
3	3	3	3	5	4	4	5	4	5	5	3	6	4	3	4	3	4	4	3	4	4	
9	7	8	7	8	5	8	7	9	8	9	7	9	8	9	8	9	8	8	8	9	8	
10	10	10	10	6	6	9	5	5	10	5	5	7	8	10	5	8	5	8	5	8	6	
7	5	9	7	8	7	8	7	6	8	7	10	10	7	7	9	7	8	1	4	8	6	
4	6	5	6	6	7	7	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	
9	9	6	9	9	9	9	8	2	7	9	7	7	6	7	6	7	6	7	6	5	8	
9	8	9	8	8	9	8	9	9	8	9	9	8	10	8	8	8	8	9	8	9	9	
9	8	8	8	10	8	9	9	8	8	8	10	10	9	8	8	6	8	8	9	10	9	
6	7	5	5	7	7	8	7	8	6	5	6	7	6	7	6	9	7	7	4	4	5	
8	8	8	7	8	8	7	8	8	8	7	6	6	6	7	6	6	6	6	6	7	7	
5	4	5	9	5	5	6	5	5	6	6	7	7	6	6	6	6	6	6	6	7	7	
6	5	3	5	3	5	4	6	6	4	5	4	6	4	4	4	4	4	4	4	5	6	
5	6	7	6	5	5	7	6	6	5	7	7	5	5	6	7	6	7	6	7	8	5	
9	6	6	9	7	7	7	7	7	7	9	8	8	8	8	8	8	8	8	7	7	8	
6	6	3	7	6	7	7	8	6	8	5	8	5	5	6	5	7	6	5	8	5	5	
7	7	8	7	7	8	8	8	9	8	8	7	8	8	9	8	9	8	8	8	8	8	
9	9	6	9	9	7	9	8	2	7	9	7	7	6	7	6	7	7	6	5	8	8	
9	8	9	8	8	9	8	9	8	9	8	9	8	10	8	9	8	9	8	9	9	9	
8	9	8	7	8	8	9	8	8	9	8	8	8	9	8	8	8	9	8	9	8	7	
9	8	8	8	10	8	9	9	8	8	10	10	9	8	8	6	8	8	9	10	9	9	
6	7	5	5	6	7	7	8	4	6	5	6	7	6	9	6	7	7	4	4	5	5	
8	8	8	7	8	8	7	8	8	8	7	6	6	6	7	6	6	6	6	6	7	7	
Mean Value of the scores obtained from the respondents	6.714286	6.492063	6.460317	6.952381	6.539683	6.666667	7	6.571429	6.349206	6.84127	6.809524	6.650794	6.809524	6.555556	6.825397	6.587302	6.68254	6.698413	6.238095	6.936508	6.666667	
Weight of the item = Mean value * Squared Factor loading	3.632429	3.291476	3.624238	4.164476	3.28946	3.486667	4.41	3.739143	2.590476	4.508397	4.589619	3.877413	4.678143	4.615111	4.586667	4.018254	4.18327	4.621905	2.638714	4.564222	4.153333	83.2634127
																						$\sum_{i=1}^n M_i \times W_i$
																						Can be seen in Table 8.3

Punjab National Bank																		
AU1	AU2	AU3	AU4	AU5	AU6	AU7	AU8	AU9	AU10	AU11	AU12	AU13	AU14	AU15	AU16	AU17		
7	7	8	9	7	8	7	7	7	8	8	8	6	8	8	7	8		
6	7	8	7	8	7	7	6	8	7	7	8	7	8	7	8	6		
8	5	6	5	7	6	5	6	7	6	5	6	5	7	6	7	8		
4	7	5	6	4	7	6	5	7	4	6	5	5	3	5	5	5		
5	5	4	7	5	8	4	6	5	6	7	4	7	7	7	6	8		
6	5	6	7	6	6	6	7	6	6	7	6	5	6	5	7	7		
7	7	8	7	6	6	5	6	8	7	6	7	7	6	7	8	7		
8	7	8	7	6	8	6	7	6	7	8	7	7	6	7	8	5		
5	5	3	6	5	5	6	5	5	6	7	6	6	5	4	5	5		
5	5	4	5	6	4	5	6	7	6	5	5	4	6	7	6	3		
5	6	7	6	5	7	6	7	7	4	6	4	7	6	7	5	6		
8	9	8	7	8	8	6	6	7	8	7	8	9	7	8	7	7		
3	5	6	5	4	6	6	6	5	4	5	6	5	6	5	5	4		
3	4	5	4	4	5	4	5	4	4	4	4	4	5	4	7	5		
8	8	6	7	7	8	7	7	8	8	7	8	9	5	8	8	7		
7	6	6	5	4	6	7	6	5	4	5	6	5	7	4	5	6		
3	7	7	9	7	7	5	7	8	7	8	7	7	8	7	8	9		
4	6	5	4	6	6	4	5	4	4	5	4	4	5	4	7	5		
6	9	10	7	10	9	10	10	9	9	9	7	9	10	9	7	7		
7	9	10	3	9	2	9	8	10	9	9	7	9	1	9	9	9		
8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8		
8	9	9	9	9	7	9	7	9	8	7	8	8	7	8	9	8		
8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	9	8		
8	9	9	8	8	9	8	9	8	9	8	9	9	9	7	8	9		
10	9	8	10	10	8	10	10	9	9	9	10	10	9	9	9	10		
6	8	8	8	8	8	8	5	8	7	9	5	8	4	5	7	9		
8	10	10	8	10	10	8	9	10	8	9	10	8	9	9	10	10		
8	9	10	9	8	9	10	9	9	7	8	8	9	9	8	9	9		
10	10	10	10	10	10	3	10	5	6	4	4	5	10	10	10	10		
5	3	6	4	3	6	3	5	5	6	5	5	4	4	3	7	4		
6	9	8	9	9	10	9	9	9	6	5	7	7	7	5	4	6		
2	5	4	6	5	4	5	6	4	5	5	4	4	5	5	4	5		
6	9	10	7	10	9	10	10	9	9	7	9	10	9	7	9	7		
9	9	9	8	8	9	9	9	7	9	8	7	9	9	8	7	8		
1	1	1	1	2	1	1	1	1	2	1	1	1	1	1	2	1		
8	10	10	8	8	10	9	8	10	8	8	9	9	8	8	9	7		
7	8	7	8	7	10	8	8	8	8	8	8	9	8	7	7	9		
10	6	10	9	9	9	10	6	10	6	6	5	4	9	6	8	8		
8	6	7	7	6	7	6	5	6	5	6	6	6	6	7	6	5		
8	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9		
5	3	1	3	3	3	9	5	7	2	2	2	5	10	3	3	8		
8	7	8	8	7	6	8	8	8	9	8	7	8	8	8	7	8		
10	10	10	5	10	10	10	10	8	5	10	8	10	10	10	10	10		
7	9	10	7	8	10	8	10	8	10	8	8	10	10	10	8	9		
6	6	6	5	7	6	6	6	6	6	6	6	6	6	6	6	6		
9	8	8	8	7	8	8	9	4	6	7	8	5	6	6	8	5		
8	9	8	9	8	8	8	8	10	8	9	10	9	8	9	9	3		
10	8	10	8	10	10	10	10	10	10	9	9	10	9	8	9	10		
7	6	7	4	7	8	6	6	7	5	5	7	7	8	6	8	7		
8	8	8	7	8	9	8	7	6	6	7	6	7	6	6	7	8		
8	5	6	5	7	6	5	6	7	5	6	5	6	5	7	6	7		
4	7	5	6	4	6	4	5	7	4	6	5	5	5	3	5	5		
6	5	6	7	6	6	6	7	6	7	6	5	6	6	5	7	7		
9	6	7	8	8	8	8	9	8	8	8	8	9	8	8	9	8		
8	5	7	8	6	6	6	6	6	5	7	8	8	7	7	8	8		
8	9	9	8	9	8	9	8	9	9	8	9	9	9	7	8	9		
9	8	8	8	7	8	8	9	4	6	7	8	5	6	6	6	5		
8	9	8	9	8	8	8	9	8	10	8	9	10	9	8	9	3		
9	7	8	9	8	9	8	9	8	9	8	9	9	9	9	8	8		
10	8	10	8	10	10	10	10	10	10	9	9	10	9	8	9	10		
7	6	7	4	7	8	6	6	7	5	5	7	7	8	6	8	7		
8	8	8	7	8	9	8	7	6	6	7	6	7	6	6	7	8		
Mean Value of the scores obtained from the respondents	6.968254	7.063492	7.31746	6.888889	7.095238	7.47619	7.063492	7.031746	7.047619	6.888889	6.650794	6.857143	7.142857	6.936508	6.730159	7.301587	6.968254	
Weight of the item = Mean value * Squared Factor loading	3.149651	4.520635	5.195397	4.140222	5.087286	4.052095	4.796111	4.929254	4.834667	4.898	4.349619	4.731429	3.714286	4.952667	4.738032	5.089206	4.139143	77.31769841
																		$\sum_{i=1}^{17} M_i \times W_i$
																		Can be seen in Table 8.3

State Bank of India																					
AWP1	AWP2	AWP3	AWP4	AWP5	AWP6	AWP7	AWP8	AWP9	AWP10	AWP11	AWP12	AWP13	AWP14	AWP15	AWP16	AWP17	AWP18	AWP19	AWP20	AWP21	
7	7	6	9	7	7	7	5	8	8	8	7	6	7	7	5	6	9	9	8	9	
10	10	10	10	9	10	9	9	8	8	9	7	9	9	6	6	3	7	8	7	9	
5	5	7	7	4	7	6	5	6	3	6	4	7	7	5	4	5	5	7	7	5	
10	10	9	7	7	6	8	4	7	9	9	9	7	4	6	5	5	10	4	8	7	
5	1	1	8	1	4	1	2	1	1	10	6	5	9	1	1	1	1	10	7	2	
8	8	8	8	6	6	8	7	4	8	8	10	9	9	9	8	8	10	7	8	8	
8	4	7	5	8	8	8	7	7	8	8	8	8	8	7	7	7	8	7	8	8	
4	7	10	10	5	6	8	5	1	9	10	6	7	8	8	8	8	8	5	9	7	
8	7	10	10	9	8	8	8	7	8	9	9	10	9	8	7	9	7	10	10	8	
5	4	4	6	6	7	6	5	5	4	6	5	5	5	3	3	4	4	4	4	5	
7	8	6	6	6	8	7	7	7	8	6	8	8	8	6	7	9	7	9	7	9	
6	7	5	7	8	6	8	7	7	6	7	6	6	7	8	7	6	7	7	7	6	
7	4	5	6	6	6	5	6	6	6	6	6	6	6	6	5	6	6	6	6	5	
7	5	6	7	6	6	5	6	5	6	5	6	6	6	5	7	6	7	6	7	6	
5	4	5	6	5	5	5	5	6	5	5	7	6	7	5	7	6	7	7	6	5	
6	5	7	8	5	9	7	6	9	10	8	9	7	7	8	8	7	9	7	8	5	
6	7	6	5	5	6	5	6	4	6	7	7	6	7	6	7	6	5	7	5	6	
6	7	8	7	7	7	9	7	6	6	8	6	8	6	7	7	6	8	7	8	7	
7	6	7	5	6	6	7	6	6	5	6	6	6	5	6	5	6	7	6	7	6	
5	6	7	8	7	9	8	7	4	6	7	6	8	9	8	7	8	9	6	7	5	
7	8	7	6	7	9	8	7	9	8	7	7	7	8	9	6	7	5	8	9	8	
8	7	6	7	6	8	9	8	8	7	9	8	7	7	8	6	7	8	7	6	7	
5	4	6	5	4	6	5	6	5	5	4	5	7	6	5	4	3	5	6	4	6	
7	8	7	6	7	9	8	7	9	8	7	7	9	8	9	6	7	5	8	9	8	
6	7	6	7	6	7	6	7	7	8	9	8	7	7	8	7	7	8	7	8	7	
8	7	6	7	6	8	9	8	8	9	8	7	9	8	7	8	9	8	7	8	9	
5	7	6	5	7	6	7	6	6	6	8	6	8	7	7	7	6	7	7	6	6	
8	9	6	6	8	8	6	7	6	6	7	8	7	7	8	7	9	8	7	9	7	
7	8	7	6	8	8	6	7	8	6	7	8	7	6	5	6	8	7	6	9	8	
10	10	9	8	8	10	9	8	8	9	10	8	10	9	8	9	8	9	9	8	8	
7	8	7	8	8	8	6	7	8	8	9	7	8	7	8	9	8	7	7	8	9	
8	7	7	8	9	7	8	9	8	9	8	9	7	8	8	9	7	8	7	8	8	
4	6	5	4	6	4	5	6	5	5	4	5	6	5	6	5	6	4	5	5	4	
7	5	7	8	9	9	8	7	9	7	9	8	8	7	8	9	7	9	6	7	9	
7	8	6	7	8	6	8	8	8	7	7	8	6	8	7	8	7	7	7	8	7	
5	6	7	6	7	7	6	8	7	6	8	7	8	9	8	7	9	8	8	7	7	
6	7	8	7	4	7	8	8	2	8	8	8	9	8	8	7	8	8	8	8	7	
6	8	8	7	9	7	9	8	8	7	9	8	7	8	8	9	8	7	8	7	6	
7	6	8	8	5	8	7	7	1	9	7	8	9	8	8	8	8	8	7	8	8	
7	4	8	9	8	8	7	9	1	9	8	8	9	8	8	8	8	8	9	8	8	
6	7	8	7	6	7	8	6	1	8	7	8	8	7	8	7	8	7	8	7	6	
8	8	9	10	9	7	8	6	9	9	9	10	9	9	9	9	7	6	8	3	9	
4	5	8	8	5	8	5	5	5	6	5	5	7	7	5	3	5	8	7	5	5	
8	9	9	9	9	8	8	9	7	8	9	7	9	8	7	7	7	8	7	6	7	
7	8	6	7	8	6	8	8	7	7	8	6	8	6	8	7	8	7	7	8	7	
6	8	7	6	7	7	9	7	7	7	6	8	9	8	7	9	8	7	9	8	7	
9	7	7	8	9	5	7	9	3	8	7	8	8	10	8	7	8	9	3	9	8	
7	8	8	6	7	8	7	8	7	7	7	7	7	7	7	8	8	7	7	7	8	
10	10	10	10	9	9	9	9	10	8	8	10	10	10	10	10	10	10	10	10	10	
9	9	9	9	9	9	9	9	9	9	9	8	9	9	9	6	5	8	10	9	9	
9	8	7	8	5	8	8	6	6	7	7	3	8	7	7	6	9	7	5	7	8	
5	8	8	6	5	6	6	5	5	5	5	6	4	5	5	5	6	5	4	8	5	
3	7	5	8	6	9	7	9	6	8	6	5	5	6	6	9	8	7	7	7	6	
9	8	9	8	8	8	8	7	9	9	8	7	7	7	7	8	8	7	8	7	7	
5	3	4	5	4	5	4	5	5	3	4	4	4	4	4	4	4	4	5	5	4	
5	3	4	4	3	6	7	5	6	4	7	7	7	6	6	5	5	5	8	8	8	
8	6	7	8	8	7	7	7	5	2	5	6	7	7	4	6	7	5	6	6	6	
4	3	4	8	6	7	4	5	6	7	7	7	7	7	7	6	6	7	7	7	6	
1	10	10	10	10	8	9	9	9	9	9	10	10	10	10	10	9	10	10	10	10	
9	9	9	10	9	10	10	9	10	9	9	9	9	9	9	10	10	10	9	9	9	
5	3	8	2	9	10	10	7	7	9	9	6	7	9	9	3	4	8	9	9	8	
8	7	8	7	7	7	8	7	8	8	9	7	9	9	9	9	9	9	9	9	8	
7	4	7	9	9	6	7	7	5	9	8	9	6	8	8	6	7	6	5	9	9	
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
1	1	5	6	8	7	1	8	10	9	10	8	10	10	5	5	7	6	1	5	7	
9	6	8	8	7	5	9	7	9	9	8	8	8	8	9	9	9	8	9	7	9	
7	8	9	8	7	8	7	8	9	8	9	8	8	9	8	7	8	7	8	9	8	
7	6	5	6	10	7	8	5	6	4	7	6	5	7	6	5	6	6	7	8	8	
6	7	7	8	1	3	8	4	10	8	8	9	4	10	8	4	5	9	10	6	8	
3	5	6	5	8	5	8	5	8	4	7	6	9	5	7	6	5	8	8	8	6	
8	6	6	9	8	9	8	7	7	6	8	7	7	7	6	6	7	9	9	8	8	
6	5	7	6	5	9	9	3	6	8	6	5	5	7	6	6	7	7	7	6	7	
5	6	6	7	6	9	6	7	7	7	8	8	8	8	7	7	6	8	8	8	7	

State Bank of India																
AU1	AU2	AU3	AU4	AU5	AU6	AU7	AU8	AU9	AU10	AU11	AU12	AU13	AU14	AU15	AU16	AU17
8	10	10	9	7	5	10	8	9	9	9	7	5	7	9	9	7
10	8	8	8	8	10	8	10	9	9	4	9	8	8	8	7	7
6	7	7	8	6	9	8	7	8	8	6	5	10	5	7	9	6
10	8	10	10	10	7	6	7	10	10	8	9	5	7	8	10	10
10	8	10	10	10	10	10	10	3	8	10	7	10	6	10	10	10
9	8	9	9	9	9	9	9	9	9	10	8	9	9	10	9	10
8	7	8	8	8	8	8	8	8	8	8	8	8	8	7	8	8
5	7	10	10	10	8	10	8	10	10	10	10	10	9	9	8	10
8	10	10	10	10	10	10	10	10	10	10	10	10	8	8	9	9
8	4	8	5	7	7	7	6	5	5	5	4	8	6	5	7	8
6	6	9	8	7	8	6	7	6	8	7	7	7	7	6	9	7
8	6	7	8	7	8	7	7	6	5	7	8	7	6	6	8	7
6	6	6	5	5	7	6	5	6	5	6	7	5	5	4	6	6
6	5	6	4	5	5	6	5	5	7	6	6	5	6	5	6	7
9	5	4	5	6	7	4	7	6	7	6	5	5	5	5	5	5
8	9	10	10	9	7	7	8	9	8	7	8	8	9	6	8	8
5	6	5	7	6	7	5	6	5	6	7	6	5	6	6	5	5
8	6	7	8	6	8	8	7	7	6	8	7	7	8	6	8	6
6	6	7	6	7	5	6	6	6	7	6	5	7	6	6	5	7
7	9	8	7	6	8	5	5	6	7	8	9	7	7	8	7	7
4	5	6	4	5	4	4	5	6	7	8	4	5	6	5	5	4
9	7	8	7	6	8	7	8	7	8	9	8	6	7	6	7	7
5	7	8	7	6	8	7	6	8	7	8	9	8	7	8	9	8
9	8	9	8	7	7	6	7	9	8	7	6	8	7	7	6	8
6	6	7	6	5	6	5	6	6	7	6	5	7	6	6	6	6
7	7	8	7	6	8	7	7	6	7	6	7	6	7	6	7	7
7	8	8	8	7	9	8	7	8	7	7	8	6	7	8	7	7
7	8	7	8	7	8	7	8	6	7	6	5	8	7	8	7	8
10	9	10	8	10	9	10	9	8	9	10	9	9	10	10	10	9
6	9	8	6	7	7	7	7	9	7	7	8	9	7	6	7	9
9	9	8	9	7	8	8	7	9	8	8	9	7	7	7	9	9
3	5	4	6	5	5	6	4	5	4	5	6	4	5	5	6	6
9	6	10	10	8	8	9	8	8	9	8	7	9	8	8	7	7
9	8	7	7	8	6	6	8	9	8	7	7	8	8	8	8	7
8	8	7	7	6	6	8	7	8	7	8	7	8	8	8	8	7
8	8	7	8	7	8	7	8	8	7	8	8	8	8	8	7	8
7	7	7	8	8	7	7	8	9	7	8	7	7	7	8	7	8
8	7	8	9	8	8	8	8	8	8	8	9	9	6	3	8	8
7	7	8	8	7	8	7	7	7	8	7	9	6	6	7	8	7
8	9	10	10	10	10	10	10	9	6	10	9	8	9	9	8	9
5	10	8	6	6	6	6	10	7	9	9	7	7	8	5	7	10
8	9	8	8	8	9	8	7	9	8	7	7	8	6	7	8	7
9	8	7	7	8	6	6	8	9	8	7	7	7	8	8	8	7
7	7	9	7	8	6	7	8	9	7	9	7	9	9	8	8	9
8	8	10	8	9	8	10	9	10	10	10	9	8	9	10	10	9
8	6	9	8	8	7	7	7	8	7	8	7	7	7	7	7	8
10	10	10	10	10	9	10	8	10	8	10	10	10	10	10	10	10
9	9	9	9	9	9	9	9	10	10	10	10	10	8	8	10	9
7	6	8	8	8	7	6	7	8	8	8	8	8	7	7	7	9
5	7	9	6	6	6	6	5	5	7	6	6	5	6	5	6	6
9	8	7	8	8	9	6	8	6	6	6	6	6	6	8	7	8
2	5	4	6	5	4	4	5	6	4	5	4	5	5	4	4	5
8	3	5	4	7	3	5	5	5	5	7	6	6	6	5	6	7
6	9	9	8	8	9	8	9	8	9	7	5	6	6	5	6	7
8	6	7	5	7	9	8	6	6	7	6	5	7	9	7	6	7
10	10	10	10	10	10	10	9	8	10	10	9	10	10	10	10	10
8	9	9	9	9	9	9	10	9	10	9	9	9	9	10	9	10
7	9	9	8	8	8	8	7	8	9	9	8	9	8	9	10	9
8	8	9	8	10	9	9	9	8	9	9	8	9	10	8	8	8
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
5	10	8	10	10	10	10	9	9	10	9	10	10	8	6	10	6
8	8	9	7	8	9	8	7	8	8	7	8	7	9	8	8	7
8	8	7	7	8	8	9	9	10	9	8	9	8	10	8	9	10
9	5	6	8	5	8	8	7	10	9	9	9	5	5	5	7	7
10	8	9	9	10	10	10	10	10	10	6	8	9	10	8	10	2
9	8	9	5	5	6	6	5	6	4	7	4	9	5	4	3	6
8	9	8	8	8	9	9	9	8	9	9	8	10	9	8	9	8
4	6	8	6	6	9	6	8	7	5	7	7	7	6	4	5	5
8	7	9	8	8	9	9	8	8	8	8	8	8	8	8	8	10
8	6	8	8	7	8	8	9	8	8	8	6	8	6	5	7	8

	UCO Bank																					
	AWP1	AWP2	AWP3	AWP4	AWP5	AWP6	AWP7	AWP8	AWP9	AWP10	AWP11	AWP12	AWP13	AWP14	AWP15	AWP16	AWP17	AWP18	AWP19	AWP20	AWP21	
6	7	7	7	7	4	5	5	5	5	4	5	4	4	4	5	5	4	5	5	5	5	5
7	8	8	7	8	8	8	7	6	7	6	8	7	7	8	7	7	8	7	8	7	6	6
6	7	6	7	6	6	6	7	6	5	7	6	5	7	6	7	7	6	5	6	5	6	6
6	7	5	7	6	6	6	5	7	6	7	6	6	6	7	6	6	7	6	7	6	6	6
7	8	6	6	6	7	7	7	8	6	7	7	6	6	8	7	7	8	7	6	7	7	7
6	7	5	6	6	7	5	6	7	6	7	5	6	6	5	6	5	6	5	5	6	5	5
4	5	6	5	5	5	5	6	5	5	5	6	7	6	7	6	7	6	7	5	5	5	7
7	8	6	7	6	8	9	8	8	7	6	7	7	7	8	9	6	7	8	7	6	6	6
5	4	5	6	6	6	4	4	6	4	5	6	6	4	5	4	5	4	5	4	5	5	5
6	8	7	7	8	7	8	7	8	7	8	7	6	7	6	7	8	8	7	6	6	7	8
6	7	6	7	6	6	6	5	6	6	5	6	7	7	6	5	8	7	6	6	7	8	7
6	4	6	6	5	7	6	6	7	7	6	6	5	6	7	6	6	6	7	7	6	5	5
4	2	4	5	4	5	4	4	6	5	5	6	5	5	5	6	5	6	5	5	5	5	5
7	6	4	6	4	4	4	5	6	7	6	6	5	4	5	5	4	6	5	6	6	5	5
4	2	5	3	3	5	4	6	5	5	5	7	7	7	7	8	5	6	5	6	7	6	6
5	7	6	7	7	7	6	7	6	7	1	8	7	7	7	8	8	8	8	8	8	8	7
9	8	8	8	9	10	8	9	8	8	9	9	10	10	9	10	10	10	9	9	9	9	9
10	10	10	10	3	3	10	3	9	10	9	8	9	9	10	10	10	9	9	9	9	9	9
6	3	6	7	7	8	6	8	7	6	7	7	7	8	8	7	7	8	9	9	7	7	7
7	4	6	9	8	7	6	6	8	7	7	7	7	7	7	8	8	7	9	10	7	10	10
5	7	8	7	8	8	7	7	7	9	10	9	7	6	9	7	7	6	5	9	7	7	7
7	7	10	9	9	8	8	8	6	9	9	9	9	9	9	8	8	8	9	9	9	8	8
5	4	7	5	5	4	5	2	7	9	5	10	4	2	6	1	4	10	4	1	9	9	9
8	7	6	8	9	7	6	6	6	7	6	7	8	6	8	6	7	5	7	6	7	6	7
7	5	4	5	5	4	3	5	4	2	5	5	5	3	4	2	4	6	8	6	9	6	9
8	5	3	9	5	10	8	8	8	8	8	4	5	6	6	9	9	9	2	6	9	9	9
4	7	7	5	6	7	7	7	4	7	4	5	7	5	8	6	4	8	4	7	5	5	5
8	7	7	7	6	6	10	10	7	9	8	8	9	8	7	10	10	7	9	10	9	9	9
3	7	5	8	6	9	7	9	6	8	6	5	5	6	6	9	8	7	7	7	6	6	6
10	10	10	10	3	3	10	3	9	10	9	8	9	9	10	10	10	9	9	9	9	9	9
6	3	6	7	7	8	6	8	7	6	7	7	7	8	8	7	7	8	9	7	7	7	7
7	7	7	6	8	8	8	7	9	9	8	7	8	9	7	9	8	8	9	8	8	8	8
6	8	4	5	7	5	8	9	4	6	9	4	9	3	6	7	5	9	4	4	4	5	5
10	7	9	10	10	5	8	7	9	10	10	10	9	10	9	9	9	9	10	10	10	10	10
7	6	6	5	8	7	7	5	6	6	3	3	4	3	4	2	4	3	5	4	4	4	4
8	5	7	6	6	7	6	7	7	5	6	6	7	8	7	3	6	7	6	7	8	8	8
7	8	8	7	8	8	7	6	7	6	8	7	7	8	7	7	8	7	8	7	6	6	6
6	7	6	7	6	6	7	6	5	7	6	5	7	6	7	7	6	5	6	5	6	6	6
7	5	6	7	6	6	5	6	5	6	5	6	6	6	6	5	7	6	7	6	7	6	6
6	7	5	7	6	6	5	7	6	7	6	6	6	6	7	6	6	6	7	6	7	6	6
7	8	6	6	6	6	7	7	8	6	7	7	6	6	8	7	7	8	7	6	7	6	7
7	7	10	9	9	8	8	6	9	9	9	9	9	9	8	8	8	9	9	9	9	8	8
8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	9	8
5	4	7	5	5	4	5	2	7	9	5	10	4	2	6	1	4	10	4	1	9	9	9
8	9	8	9	10	8	10	9	8	10	8	9	8	9	9	8	9	8	9	10	9	9	9
7	6	6	5	8	7	7	5	6	6	3	3	4	3	4	2	4	3	5	4	4	4	4
Mean Value of the scores obtained from the respondents	6.543478	6.369565	6.478261	6.847826	6.478261	6.456522	6.673913	6.413043	6.521739	7.043478	6.652174	6.652174	6.608696	6.586957	6.934783	6.521739	6.826087	7	6.73913	6.652174	6.956522	
Weight of the item = Mean value * Squared Factor loading	3.787	3.22937	3.634304	4.101848	3.252087	3.409043	4.204565	3.649022	2.66087	4.641652	4.483565	3.88487	4.540174	4.637217	4.660174	3.978261	4.252652	4.83	2.850652	4.37713	4.333913	83.39836957
																						$\sum_{i=1}^n M_i \times W_i$
																						Can be seen in Table 8.3

	UCO Bank																	
	AU1	AU2	AU3	AU4	AU5	AU6	AU7	AU8	AU9	AU10	AU11	AU12	AU13	AU14	AU15	AU16	AU17	
	7	5	6	5	5	5	5	4	5	4	4	5	5	4	5	4	5	
	7	8	7	8	7	8	7	6	8	7	8	7	8	8	6	7	7	
	5	6	5	6	7	5	7	6	5	6	7	6	6	5	7	7	6	
	8	4	6	6	5	5	6	7	8	6	6	7	7	6	7	6	7	
	9	7	6	7	7	8	8	7	8	7	6	8	7	6	6	7	8	
	5	7	6	5	6	6	6	8	6	5	6	5	5	6	6	4	6	
	5	6	5	6	5	6	5	6	6	5	6	5	5	6	6	7	6	
	9	8	9	8	7	7	6	9	7	8	9	8	6	7	9	8	7	
	7	4	5	4	5	5	5	6	6	5	4	5	5	6	6	5	6	
	8	8	7	8	7	6	6	7	8	7	8	6	8	6	8	7	7	
	8	5	6	7	8	7	8	7	7	6	5	6	8	7	5	6	6	
	6	6	5	6	6	6	6	6	7	7	6	6	5	6	7	6	6	
	7	4	5	4	5	5	4	5	5	4	6	5	4	5	4	4	4	
	8	6	5	4	6	6	6	5	6	5	6	5	5	5	6	5	6	
	7	6	6	5	5	8	5	4	8	6	8	6	8	6	5	5	5	
	8	6	7	7	6	7	8	8	7	7	6	7	7	7	8	7	7	
	9	9	10	10	9	9	9	9	9	9	9	8	10	9	9	9	10	
	3	9	10	10	10	3	9	9	10	9	9	9	10	9	9	10	9	
	7	9	9	9	6	9	8	6	9	9	5	7	7	8	7	8	5	
	10	7	10	10	8	8	8	7	7	7	7	8	8	7	8	7	8	
	9	8	8	6	10	8	5	9	9	8	7	7	6	8	8	7	8	
	9	9	10	9	9	7	9	9	10	10	9	9	9	9	9	9	9	
	8	2	10	8	10	7	10	6	9	10	7	8	6	6	10	10	10	
	7	9	6	5	7	6	6	7	8	7	7	6	5	5	7	6	9	
	8	6	4	5	2	10	5	6	4	3	8	8	5	9	4	2	9	
	10	10	10	10	10	10	3	10	5	6	4	4	5	10	10	10	10	
	8	10	6	9	8	5	10	10	7	6	6	5	5	5	4	8	7	
	8	9	9	10	10	8	10	7	10	10	10	10	8	8	7	9	8	
	5	7	9	3	6	9	6	8	6	6	6	6	6	6	8	7	8	
	3	9	10	10	10	3	9	9	10	9	9	9	10	9	9	10	9	
	7	9	9	9	6	9	8	6	9	9	5	7	7	8	7	8	5	
	8	7	8	7	7	9	9	8	8	7	8	8	8	8	9	8	8	
	10	6	10	8	4	4	8	4	6	6	5	9	5	6	4	8	4	
	9	10	9	7	10	10	9	8	10	10	10	10	10	9	9	10	10	
	8	5	6	6	6	7	9	8	6	6	4	5	3	3	4	7	6	
	7	5	8	7	9	4	8	9	6	7	5	7	9	6	5	8	7	
	7	8	7	8	7	8	7	6	8	7	8	7	8	8	6	7	7	
	5	6	5	6	7	5	7	6	5	6	7	6	6	5	7	7	6	
	6	5	6	4	5	5	6	5	5	7	5	6	5	6	7	6	7	
	8	4	6	6	5	5	6	7	8	6	6	7	7	6	7	6	7	
	9	7	6	7	7	8	8	7	8	7	6	8	7	6	6	7	8	
	9	9	10	9	9	7	9	9	10	10	9	9	9	9	9	9	9	
	8	8	8	8	8	8	8	8	8	8	9	8	8	8	8	9	8	
	8	2	10	8	10	7	10	6	9	10	7	8	6	6	10	10	10	
	9	10	9	8	9	9	9	10	9	10	9	10	2	9	9	10	10	
	8	5	6	6	6	7	9	8	6	6	4	5	3	3	4	7	6	
Mean Value of the scores obtained from the respondents	7.478261	6.847826	7.391304	7.043478	7.108696	6.826087	7.282609	7.130435	7.413043	7.086957	6.76087	6.978261	6.565217	6.73913	6.978261	7.26087	7.304348	
Weight of the item = Mean value * Squared Factor loading	4.053217	4.382609	5.255217	4.23313	5.096935	3.699739	4.944891	4.998435	5.085348	5.038826	4.421609	4.815	3.413913	4.811739	4.912696	5.060826	4.338783	78.56291304
																		$\sum_{i=1}^n M_i \times W_i$
																		Can be seen in Table 8.3

United Bank of India																						
AWP1	AWP2	AWP3	AWP4	AWP5	AWP6	AWP7	AWP8	AWP9	AWP10	AWP11	AWP12	AWP13	AWP14	AWP15	AWP16	AWP17	AWP18	AWP19	AWP20	AWP21		
8	9	8	9	9	10	8	9	8	9	8	9	9	9	9	9	9	9	9	9	9	7	
4	4	5	4	5	6	5	6	6	6	5	6	5	5	6	6	5	6	5	6	6	6	
5	7	6	5	6	7	6	5	6	5	6	7	6	5	6	4	5	5	6	6	4	4	
3	5	5	4	4	5	2	3	5	5	3	5	5	3	4	3	5	4	5	4	3	3	
5	3	5	4	4	4	4	5	4	5	4	4	5	4	5	5	3	4	5	4	5	5	
6	5	4	5	4	6	7	8	4	5	6	6	6	7	8	5	6	7	5	6	7	7	
4	3	5	4	3	5	6	5	5	6	4	4	4	5	3	6	4	3	4	3	5	5	
6	7	6	5	6	6	5	6	6	7	6	5	7	6	5	6	4	6	6	7	5	5	
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
3	3	4	5	4	3	3	4	4	4	4	3	4	3	4	4	3	4	4	3	4	4	
8	6	7	6	7	6	7	6	5	7	5	5	6	5	7	5	6	7	7	6	6	6	
7	7	8	9	8	8	7	7	7	6	7	8	8	7	6	9	7	7	8	9	8	8	
3	5	4	3	5	3	4	5	5	4	3	5	6	5	4	5	4	5	4	6	5	5	
4	6	4	3	4	6	5	4	5	6	4	5	6	4	5	5	4	6	5	4	5	5	
5	4	3	4	5	3	4	5	3	4	5	6	5	4	3	5	4	3	6	5	4	4	
5	4	3	4	5	5	5	4	3	4	5	4	3	4	5	5	6	4	5	6	5	5	
4	3	4	3	5	5	6	6	4	5	6	5	6	5	6	5	6	6	5	6	5	5	
3	5	4	2	3	4	6	3	1	3	2	3	5	2	4	4	3	3	3	5	4	4	
4	6	5	6	8	6	8	3	3	6	8	9	7	4	6	7	7	8	5	7	8	8	
7	5	3	8	9	10	6	4	6	3	8	7	10	8	7	3	6	9	9	8	8	8	
9	8	8	9	10	10	8	9	8	8	9	9	9	9	9	6	7	8	9	9	8	8	
7	6	6	7	7	6	7	7	7	7	7	7	7	8	7	8	6	8	7	6	7	7	
8	4	8	7	9	9	9	8	8	8	8	10	10	10	10	9	9	9	9	9	9	9	
10	7	10	3	3	9	8	9	7	9	3	2	9	10	9	9	10	9	10	10	10	10	
10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
9	9	9	10	9	10	9	9	9	9	9	8	8	9	8	8	9	9	9	8	8	8	
5	6	5	6	6	7	6	7	8	7	6	6	7	7	6	6	7	6	6	5	6	6	
10	10	10	10	8	10	10	10	10	10	10	7	10	10	10	10	10	10	10	10	10	10	
10	10	10	10	8	10	10	10	10	10	10	7	10	10	10	10	10	10	10	10	10	10	
10	10	10	10	8	10	10	10	10	10	10	7	10	10	10	10	10	10	10	10	10	10	
5	7	6	8	8	5	8	3	7	9	9	9	7	8	8	5	7	7	9	9	7	7	
10	10	10	10	8	10	10	10	10	10	10	7	10	10	10	10	10	10	10	10	10	10	
9	9	9	9	7	10	9	9	9	9	9	9	9	9	9	9	10	9	10	8	9	9	
7	8	7	7	9	10	8	8	8	8	9	9	9	9	9	9	9	9	10	9	9	9	
9	9	9	10	9	8	10	9	9	10	9	10	10	9	10	9	10	10	10	10	10	10	
6	3	6	7	7	7	8	7	1	8	6	7	7	6	8	6	7	7	8	8	6	6	
8	7	4	6	7	7	7	8	8	7	7	5	3	6	4	6	6	8	6	8	7	7	
9	7	8	8	9	9	7	9	8	9	10	9	8	9	7	8	7	8	7	9	8	8	
3	5	5	4	4	5	2	3	5	5	3	5	5	3	4	3	5	4	5	4	3	3	
5	3	5	4	4	4	4	4	5	4	5	4	4	5	4	5	5	3	4	5	4	5	
6	5	4	5	4	6	7	8	4	5	6	6	6	7	8	5	6	7	5	6	7	7	
4	3	5	4	3	5	6	5	5	6	4	4	4	5	3	6	4	3	4	3	5	5	
6	7	6	5	6	6	5	6	6	7	6	5	7	6	5	6	4	6	6	7	5	5	
5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
3	3	4	5	4	3	3	4	4	4	4	3	4	3	4	4	3	4	4	3	4	4	
8	4	8	7	9	9	9	8	8	8	8	10	10	10	10	9	9	9	9	9	9	9	
10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
9	9	9	10	9	10	9	9	9	9	9	8	8	9	8	8	9	9	9	8	8	8	
6	3	6	7	7	7	8	7	1	8	6	7	7	6	8	6	7	7	8	8	6	6	
8	7	4	6	7	7	7	8	8	7	7	5	3	6	4	6	6	8	6	8	7	7	
9	7	8	8	9	9	7	9	8	9	10	9	8	9	7	8	7	8	7	9	8	8	
Mean Value of the scores obtained from the respondents	6.509804	6.137255	6.313725	6.372549	6.509804	6.980392	6.764706	6.705882	6.254902	6.901961	6.607843	6.470588	6.921569	6.705882	6.72549	6.568627	6.54902	6.901961	6.941176	7	6.764706	
Weight of the item = Mean value * Squared Factor loading	3.521804	3.111588	3.542	3.817157	3.274431	3.650745	4.261765	3.815647	2.552	4.548392	4.453686	3.772353	4.755118	4.720941	4.519529	4.006863	4.099686	4.762353	2.936118	4.606	4.214412	82.94258824
																						$\sum_{i=1}^n M_i \times W_i$
																						Can be seen in Table 8.3

United Bank of India																		
AU1	AU2	AU3	AU4	AU5	AU6	AU7	AU8	AU9	AU10	AU11	AU12	AU13	AU14	AU15	AU16	AU17		
10	8	8	7	8	8	8	7	8	8	8	6	8	9	9	9	8		
5	5	5	4	5	6	6	6	6	6	6	6	5	6	5	6	6		
7	5	6	5	5	5	6	6	5	6	6	5	6	5	6	5	5		
3	3	5	6	5	3	5	4	3	5	4	3	3	4	2	4	4		
4	6	5	4	3	3	3	5	3	4	5	3	4	4	5	4	4		
7	6	7	6	5	5	6	5	6	5	6	7	5	6	6	7	8		
3	3	4	5	4	4	3	4	5	4	5	6	3	5	4	5	4		
5	6	7	6	5	7	6	5	5	6	7	6	6	4	7	5	5		
4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5		
4	4	4	4	3	7	4	4	3	4	3	4	4	4	4	3	4		
7	7	6	5	6	7	7	7	6	8	7	6	7	7	5	6	5		
8	8	7	6	7	9	9	8	6	7	8	9	7	8	6	7	7		
4	5	4	3	4	4	3	4	7	5	4	6	4	6	6	5	6		
7	5	4	6	5	5	4	6	6	5	4	6	5	6	5	4	4		
4	5	3	4	6	4	5	4	6	5	4	5	4	6	4	5	5		
3	6	4	3	4	4	4	4	6	5	4	3	5	4	5	4	4		
7	4	5	6	7	7	6	5	6	6	5	4	6	6	5	6	6		
6	4	5	2	4	7	3	5	4	5	4	5	7	5	5	7	4		
5	5	6	3	7	4	5	8	5	3	10	7	5	6	6	10	5		
8	8	9	8	6	10	9	6	9	8	9	7	10	9	9	9	9		
9	9	10	10	9	9	10	9	10	9	8	9	10	9	9	9	8		
8	7	8	8	7	7	7	7	7	7	7	7	7	7	7	6	6		
10	5	9	9	9	9	9	9	9	9	10	10	10	10	9	9	9		
9	9	10	8	9	9	10	10	9	9	9	9	10	10	9	10	10		
10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10		
10	9	10	8	9	10	9	10	9	9	9	9	9	9	9	9	8		
5	6	5	7	7	5	6	7	5	6	6	5	5	6	5	5	5		
10	10	10	10	9	10	10	10	10	10	10	10	10	10	10	10	10		
10	10	10	10	9	10	10	10	10	10	10	10	10	10	10	10	10		
4	7	10	10	10	9	10	5	7	9	9	8	10	8	8	10	10		
10	10	10	10	9	10	10	10	10	10	10	10	10	10	10	10	10		
10	9	10	10	6	9	8	9	10	9	8	10	9	10	10	8	9		
7	8	9	8	9	10	9	9	8	8	9	9	10	9	9	8	9		
10	10	9	9	10	10	10	10	10	9	10	9	10	10	10	10	10		
9	8	7	8	7	7	8	8	9	7	7	9	8	8	6	7	8		
4	6	7	7	6	7	8	6	7	7	7	7	8	6	7	6	6		
9	9	8	7	7	10	8	9	8	9	8	8	9	9	9	10	10		
3	3	5	6	5	3	5	4	3	5	4	3	3	4	2	4	4		
4	6	5	4	3	3	5	3	4	5	3	5	3	4	5	4	4		
7	6	7	6	5	5	6	5	6	5	6	7	5	6	6	7	8		
3	3	4	5	4	4	3	4	5	4	5	6	3	5	4	5	4		
5	6	7	6	5	7	6	5	5	6	7	6	6	4	7	5	5		
4	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5		
4	4	4	4	3	7	4	4	3	4	3	4	4	4	4	3	4		
10	5	9	9	9	9	9	9	9	9	10	10	10	10	9	9	9		
10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10		
10	9	10	8	9	10	9	10	9	9	9	9	9	9	9	9	8		
9	8	7	8	7	7	8	8	9	7	7	9	8	8	6	7	8		
4	6	7	7	6	7	8	6	7	7	7	7	8	6	7	6	6		
9	9	8	7	7	10	8	9	8	9	8	8	9	9	9	10	10		
Mean Value of the scores obtained from the respondents	6.803922	6.666667	7.039216	6.705882	6.509804	7.137255	6.882353	6.803922	6.960784	6.862745	6.941176	7.078431	6.980392	7.058824	6.843137	7	6.882353	
Weight of the item = Mean value * Squared Factor loading	3.075373	4.266667	4.997843	4.030235	4.667529	3.868392	4.673118	4.769549	4.775098	4.879412	4.539529	4.884118	3.629804	5.04	4.817569	4.879	4.088118	75.88135294
																		$\sum_{i=1}^{17} W_i \times V_i$
																		Can be seen in Table 8.3

	HDFC Bank																					
	AWP1	AWP2	AWP3	AWP4	AWP5	AWP6	AWP7	AWP8	AWP9	AWP10	AWP11	AWP12	AWP13	AWP14	AWP15	AWP16	AWP17	AWP18	AWP19	AWP20	AWP21	
10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	
10	8	9	10	9	10	9	9	9	10	9	9	10	9	10	9	9	8	9	8	7	9	
8	8	4	6	6	9	7	8	4	6	7	8	8	8	8	4	8	9	8	9	8	8	
6	4	7	7	7	8	7	8	7	6	7	6	6	7	7	7	8	7	6	7	8	7	
8	8	9	8	8	7	8	7	6	7	8	7	6	7	7	8	7	6	7	8	7	8	
4	5	4	6	6	4	6	5	4	6	5	4	6	5	6	5	6	6	5	4	6	5	
7	8	9	7	7	9	7	9	8	9	7	8	8	8	7	8	7	6	7	8	7	8	
8	8	8	8	7	9	7	8	7	6	5	6	7	6	8	7	6	6	7	6	7	6	
6	7	6	7	8	7	6	7	8	7	8	7	8	6	8	9	8	7	8	9	6	7	
7	6	7	8	7	6	7	8	7	8	9	8	7	8	8	9	8	7	8	7	8	7	
8	8	9	8	7	8	7	8	9	9	8	7	8	8	9	7	8	7	8	7	8	7	
7	9	8	7	8	6	7	8	7	8	7	8	9	7	8	9	8	7	8	9	9	8	
8	7	6	7	8	9	7	8	7	9	8	7	9	8	7	9	8	7	8	9	8	7	
9	7	7	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	
8	8	6	7	8	7	8	7	8	6	8	7	7	6	9	7	8	6	7	8	7	8	
8	8	9	8	8	8	8	8	8	8	8	8	8	8	7	8	8	8	8	9	8	7	
7	9	8	8	8	7	8	9	8	3	8	9	8	8	7	8	8	7	8	8	7	8	
7	9	8	8	8	9	9	9	9	3	9	10	9	9	9	10	9	9	9	10	8	9	
7	4	7	7	8	7	8	7	6	1	7	7	7	8	7	8	7	8	7	8	7	7	
8	6	7	8	7	8	7	8	6	8	6	7	7	6	9	7	8	6	7	8	7	8	
8	8	9	8	8	8	8	8	8	8	8	8	8	8	7	8	8	8	8	9	8	7	
9	9	8	8	8	8	8	8	8	8	8	8	8	8	7	8	8	8	8	9	8	7	
7	4	7	7	8	7	8	7	6	1	7	7	7	8	7	8	7	8	7	8	7	7	
8	6	7	8	7	8	7	8	6	8	6	7	7	6	9	7	8	6	7	8	7	8	
8	8	9	8	8	8	8	8	8	8	8	8	8	8	7	8	8	8	8	9	8	7	
9	9	8	8	8	8	8	8	8	8	8	8	8	8	7	8	8	8	8	9	8	7	
10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
6	1	5	5	5	5	6	5	4	6	7	6	6	6	9	9	6	6	5	6	6	6	
5	7	6	3	5	9	7	8	6	6	7	5	5	8	8	9	7	6	7	6	7	7	
10	8	10	10	9	5	10	7	10	10	10	10	8	9	10	10	10	10	10	10	10	10	
9	8	9	8	9	5	7	7	4	8	7	4	8	7	9	7	4	9	10	10	10	6	
5	7	4	8	7	7	7	7	9	9	9	5	8	9	8	6	7	8	8	7	8	7	
6	6	3	7	6	7	7	8	6	6	8	5	8	5	5	6	5	7	6	5	8	5	
8	9	8	9	8	9	8	9	8	9	8	8	8	8	8	9	8	9	8	9	8	9	
9	5	6	8	5	9	8	8	8	9	8	7	6	8	8	10	7	9	10	8	9	10	
8	8	9	8	8	10	7	8	8	9	10	8	10	9	9	9	8	9	8	9	8	9	
9	9	10	10	10	8	9	10	8	9	10	9	10	9	10	9	10	9	10	10	10	10	
8	8	7	8	5	8	8	7	9	9	9	9	10	7	7	7	8	6	8	8	4	6	
9	8	10	9	4	8	9	9	2	8	6	4	9	9	9	9	9	10	10	10	10	6	
10	10	10	10	10	8	9	10	10	10	10	6	10	6	9	7	10	9	7	10	9	2	
6	1	5	5	5	6	5	4	6	7	6	6	6	6	6	6	6	5	6	6	6	6	
5	7	6	3	5	9	7	8	6	7	8	5	5	8	8	9	7	6	7	6	7	7	
8	7	5	6	8	5	8	5	5	6	6	7	7	7	7	6	6	7	7	6	7	6	
10	10	10	10	10	8	9	10	10	9	10	8	9	8	10	10	9	10	10	10	10	8	
6	8	9	10	7	9	9	9	8	9	9	10	9	9	8	9	9	9	10	10	1	10	
5	5	6	6	6	6	6	6	5	5	4	6	5	6	5	6	5	6	5	6	6	6	
5	5	7	8	7	8	7	8	6	5	4	5	4	5	4	3	5	7	6	5	7	5	
10	9	2	8	10	10	10	10	10	10	9	9	10	9	9	9	9	9	8	9	9	8	
4	4	8	8	6	8	9	4	5	6	3	5	8	6	3	4	2	4	7	4	8	5	
8	8	9	7	9	8	8	9	8	8	9	8	8	9	8	7	8	7	8	9	6	7	
6	6	7	5	10	1	3	3	2	2	4	2	2	4	2	5	9	7	4	5	3	5	
9	10	10	10	3	10	10	10	10	10	9	10	7	9	8	7	10	8	9	10	8	10	
7	7	6	6	7	8	9	8	7	8	7	8	8	8	7	8	7	8	7	8	9	10	
10	7	10	8	8	10	10	9	7	10	9	10	10	10	10	10	6	8	5	10	10	8	
9	6	9	6	5	9	9	8	8	7	6	8	8	9	8	9	8	7	8	10	10	10	
8	8	8	8	8	9	8	9	8	9	9	9	9	9	9	9	9	10	8	10	10	10	
7	8	7	6	8	8	8	8	7	7	7	7	8	7	8	7	7	7	7	7	8	7	
7	7	8	7	8	7	8	8	9	9	7	8	7	8	7	8	7	9	7	9	7	9	
7	5	9	7	9	8	7	9	8	7	9	8	8	8	9	7	8	9	7	9	8	8	
8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	
8	6	10	5	1	9	6	8	5	6	8	7	6	5	6	5	6	6	6	4	5	6	
8	9	9	8	10	8	7	9	6	9	10	9	10	8	9	9	8	7	8	7	8	8	
9	9	8	9	9	9	9	9	10	9	9	10	10	10	10	8	10	8	7	8	7	8	
4	6	5	6	4	6	4	5	6	5	6	6	6	6	5	6	6	7	6	6	5	6	
8	7	8	9	9	7	6	7	6	7	6	8	7	6	7	8	6	7	8	9	8	8	
4	5	4	6	6	4	6	5	4	6	5	5	6	5	6	5	4	6	5	4	6	5	
7	8	7	8	9	7	8	9	4	9	8	7	8	7	8	7	8	7	8	7	8	7	
8	8	8	6	7	6	10	9	8	8	7	8	7	8	9	9	6	7	8	9	7	7	
9	7	7	9	7	10	9	6	9	8	8	7	9	7	9	7	9	7	9	8	9	8	
6	6	3	7	6	7	7	8	6	6	8	5	8	5	5	6	5	7	6	5	8	9	
8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	
7	5	6	8	5	9	8	8	8	9	8	7	6	8	8	10	7	9	10	8	9	10	
8	9	8	8	9	9	9	8	8	8	9	10	9	9	8	9	8	9	8	9	8	9	
9	9	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	
2	3	8	6	3	4	3	4	3	4	5	4	3	6	5	6	2	4	9	5	4	7	
7	7	8	7	7	8	8	7	9	8	7	8	7	8	7	9	7	9	7	9	7	9	
7	5	9	7	9	8	7	8	7	9	8	8	8	8	9	7	8	9	7	9	8	8	
7	7	8	8	8	8	7	8	7	8	7	8	8	8	8	8	8	8	8	8	8	8	
9	9	8	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	
9	9	8	8	9	9	9	9	10	9	9	10	10	10	8	10	8	7	8	7	8	8	
Mean Value of the scores obtained from the respondents	7.4	7.177778	7.444444	7.622222	7.2	7.766667	7.588889	7.466667	7.1	7.622222	7.688889	7.388889	7.7	7.677778	7.655556	7.255556	7.566667	7.8	7.133333	7.833333	7.511111	
Weight of the item = Mean value * Squared Factor loading	4.0034	3.639133	4.176333	4.565711	3.6216	4.061967	4.781	4.248533	2.8968	5.023044	5.182311	4.315111	5.2899	5.405156	5.144533	4.4						

	ICICI Bank																					
	AWP1	AWP2	AWP3	AWP4	AWP5	AWP6	AWP7	AWP8	AWP9	AWP10	AWP11	AWP12	AWP13	AWP14	AWP15	AWP16	AWP17	AWP18	AWP19	AWP20	AWP21	
	8	9	8	7	8	7	7	8	7	7	8	7	7	8	7	7	8	8	7	7	7	7
	9	8	9	8	9	8	9	8	8	8	9	7	8	7	6	8	9	8	8	9	9	9
	5	6	7	6	6	6	7	6	6	4	6	5	7	6	5	6	5	6	5	4	7	7
	5	4	6	7	6	6	5	6	5	6	7	6	5	6	7	6	7	6	6	7	8	8
	6	7	6	5	7	4	6	5	7	6	5	6	7	4	7	7	6	7	6	6	5	5
	6	5	6	7	6	6	7	6	5	8	9	8	8	7	6	9	8	7	8	7	8	8
	8	7	8	7	7	7	6	7	8	6	9	7	9	8	7	8	9	8	7	8	9	9
	4	5	4	3	3	5	6	5	5	6	5	5	5	4	5	4	3	4	5	4	5	5
	9	8	9	9	9	9	9	10	7	8	9	8	8	9	8	8	7	8	7	8	7	7
	8	8	9	8	8	7	8	9	9	7	8	9	9	7	8	7	9	8	9	8	7	7
	7	6	9	9	9	7	8	9	4	9	8	9	8	8	9	8	8	9	7	8	9	9
	7	8	7	9	8	8	9	7	9	8	8	9	10	8	9	8	7	9	8	8	9	9
	9	10	9	10	10	8	9	9	9	9	9	9	9	9	8	9	9	8	9	8	8	8
	9	8	7	8	5	8	8	7	9	8	8	7	6	8	6	7	8	8	7	9	8	8
	5	7	9	10	6	8	9	9	5	9	9	9	10	9	9	9	8	9	9	9	9	9
	7	6	6	7	6	5	5	7	8	7	5	4	6	9	7	7	9	4	6	7	3	3
	9	9	10	10	9	9	10	9	3	9	9	8	9	8	8	7	9	9	6	8	9	9
	7	7	6	9	9	8	9	9	9	8	9	8	6	7	7	9	8	7	7	7	9	9
	9	10	10	8	9	8	10	10	10	10	9	10	9	10	10	10	9	10	8	10	10	10
	9	9	9	9	8	9	9	9	9	9	9	9	9	8	9	9	8	8	9	9	8	8
	6	9	7	5	8	8	6	6	4	6	5	7	7	7	6	7	6	4	6	6	6	6
	10	9	10	10	9	9	10	10	10	10	9	9	10	10	10	10	10	10	10	10	9	10
	10	10	10	9	7	7	9	9	9	8	9	8	9	7	8	7	8	7	7	8	6	6
	8	10	10	10	8	10	10	10	10	10	9	10	10	10	10	10	10	10	10	10	10	10
	10	10	10	10	10	8	8	8	9	9	9	9	10	10	10	9	9	9	10	10	9	9
	8	8	7	8	6	5	9	7	9	9	6	7	9	8	9	7	7	6	7	8	7	8
	8	2	2	5	8	9	9	3	9	8	3	4	8	9	9	9	9	8	1	1	2	2
	6	5	4	5	5	9	4	6	4	5	2	6	8	8	3	4	1	6	7	6	6	6
	9	8	7	8	5	8	8	6	6	7	7	3	8	7	7	6	9	7	5	7	8	8
	9	9	8	8	6	7	7	7	6	6	7	7	7	7	8	7	7	7	6	7	7	7
	4	5	3	5	5	5	5	5	4	5	5	5	5	5	3	4	4	4	5	6	6	6
	9	9	9	9	8	9	9	9	9	9	9	9	9	8	9	9	8	8	9	9	8	8
	6	5	7	7	7	6	6	7	6	7	7	7	9	9	8	8	8	9	7	8	8	8
	7	7	8	6	8	9	7	9	6	8	8	9	9	7	8	8	7	9	8	9	7	7
	7	8	6	8	7	7	9	7	7	8	7	7	9	9	6	7	7	8	9	8	9	9
	8	9	8	9	10	8	10	9	8	10	8	9	8	9	9	8	9	8	9	10	9	9
	5	5	6	6	5	6	5	5	5	7	6	6	6	5	7	6	6	5	8	5	6	6
	5	3	6	4	4	1	3	5	8	3	4	4	3	4	5	3	5	2	4	5	4	4
	7	8	7	8	8	8	6	8	5	7	5	7	7	7	6	7	7	8	7	7	7	7
	9	8	9	8	9	8	9	8	8	8	9	7	8	7	6	8	9	8	8	9	9	9
	5	6	7	6	6	6	7	6	6	4	6	5	7	6	5	6	5	6	5	4	7	7
	6	7	6	5	7	4	6	5	7	6	5	6	7	4	7	7	6	7	6	6	5	5
	6	7	4	7	7	7	6	6	9	6	7	7	9	9	10	7	7	9	6	8	4	4
	7	7	8	6	8	9	7	9	6	8	8	9	9	7	8	8	7	9	8	9	7	7
	7	8	6	8	7	7	9	7	7	8	7	7	9	9	6	7	7	8	9	8	9	9
	5	5	6	6	5	6	5	5	5	7	6	6	6	5	7	6	6	5	8	5	6	6
	5	3	6	4	4	1	3	5	8	3	4	4	3	4	5	3	5	2	4	5	4	4
Mean Value of the scores obtained from the respondents	7.191489	7.170213	7.255319	7.361702	7.12766	7.021277	7.404255	7.319149	7.06383	7.319149	7.191489	7.085106	7.702128	7.404255	7.276596	7.297872	7.319149	7.234043	7.06383	7.297872	7.255319	
Weight of the item = Mean value * Squared Factor loading	3.897787	3.635298	4.070234	4.40966	3.585213	3.672128	4.664681	4.164596	2.882043	4.823319	4.847064	4.137702	5.291362	5.212596	4.889872	4.451702	4.581787	4.991489	2.988	4.802	4.520064	90.51859574
																						$\sum_{i=1}^n M_i \times W_i$
																						Can be seen in Table 8.3

	ICICI Bank																	
	AU1	AU2	AU3	AU4	AU5	AU6	AU7	AU8	AU9	AU10	AU11	AU12	AU13	AU14	AU15	AU16	AU17	
	8	9	7	7	8	7	7	8	8	7	8	8	7	8	7	7	7	
	10	9	9	8	9	8	8	9	8	7	8	9	8	9	8	9	8	
	4	5	5	6	5	5	5	6	5	6	5	4	6	5	7	6	5	
	7	6	5	6	7	5	6	6	7	6	5	7	7	8	7	5	5	
	5	6	4	4	5	5	7	5	4	5	5	6	5	6	6	7	6	
	9	6	8	7	8	7	8	9	8	7	6	7	9	8	8	9	9	
	9	8	6	7	8	8	6	7	9	8	7	6	8	7	7	6	8	
	3	4	5	5	4	4	3	4	5	6	5	4	6	5	5	6	6	
	10	8	9	10	9	8	9	8	9	8	7	7	7	9	9	7	8	
	9	9	8	9	7	9	8	9	9	8	7	8	8	8	8	7	8	
	6	6	7	9	6	8	8	7	8	10	8	9	8	9	8	8	8	
	7	8	6	7	8	7	8	7	9	10	9	7	8	9	8	9	8	
	10	10	10	10	10	9	9	9	9	9	8	9	9	8	8	8	8	
	7	8	8	8	7	9	9	7	7	8	7	8	8	5	7	9	8	
	8	8	10	10	9	10	10	8	9	8	9	10	9	9	9	9	8	
	8	8	6	7	9	7	9	8	6	6	7	4	7	8	3	5	6	
	10	10	10	10	10	10	10	10	9	10	10	9	8	9	9	10	10	
	9	9	9	6	9	10	10	9	6	8	8	7	7	7	7	7	8	
	10	9	10	10	10	8	10	10	9	9	10	10	8	10	10	10	10	
	9	8	9	8	9	9	9	9	9	9	9	8	8	8	9	9	8	
	6	7	7	9	6	7	6	5	6	5	8	7	7	6	6	6	6	
	10	9	10	10	10	10	10	10	9	10	10	10	10	10	10	10	9	
	10	10	10	10	9	8	7	8	9	9	8	10	7	8	8	8	8	
	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
	10	10	10	10	10	8	9	9	10	10	9	9	9	9	9	10	8	
	10	9	10	10	9	7	8	8	6	6	7	8	7	8	7	8	6	
	10	10	8	9	9	10	8	3	2	8	9	9	7	9	2	9	2	
	10	6	8	9	7	10	7	5	8	6	7	6	8	3	4	6	8	
	9	8	8	8	8	7	6	7	8	8	8	8	8	7	7	7	9	
	7	5	7	7	7	8	7	7	6	8	7	8	8	6	6	8	8	
	5	5	6	5	6	5	5	5	5	5	4	5	5	5	4	4	5	
	9	8	9	8	9	9	9	9	9	9	9	8	8	8	9	9	8	
	6	7	7	8	7	7	8	8	8	7	7	8	9	8	8	8	7	
	8	9	8	6	8	7	9	7	8	8	7	8	7	8	7	9	9	
	8	7	9	7	8	8	7	9	6	7	8	8	6	7	7	8	7	
	9	10	9	8	9	9	9	10	9	10	9	10	2	9	9	10	10	
	5	5	6	6	8	5	7	6	5	6	7	8	7	6	7	6	6	
	1	1	6	1	4	4	2	4	2	5	3	2	6	1	4	7	2	
	8	7	8	8	9	8	5	7	6	6	7	6	6	6	7	8	8	
	10	9	9	8	9	8	8	9	8	7	8	9	8	9	8	9	8	
	4	5	5	6	5	5	5	6	5	6	5	4	6	5	7	6	5	
	5	6	4	4	5	5	7	5	4	5	5	6	5	6	6	7	6	
	10	10	10	10	9	10	3	7	7	8	8	9	7	9	8	8	10	
	8	9	8	6	8	7	9	7	8	8	7	8	7	8	7	9	9	
	8	7	9	7	8	8	7	9	6	7	8	8	6	7	7	8	7	
	5	5	6	6	8	5	7	6	5	6	7	8	7	6	7	6	6	
	1	1	6	1	4	4	2	4	2	5	3	2	6	1	4	7	2	
Mean Value of the scores obtained from the respondents	7.659574	7.425532	7.744681	7.468085	7.787234	7.489362	7.361702	7.340426	7.021277	7.446809	7.297872	7.425532	7.234043	7.255319	7.12766	7.744681	7.255319	
Weight of the item = Mean value * Squared Factor loading	3.462128	4.75234	5.506468	4.488319	5.583447	4.059234	4.998596	5.145638	4.816596	5.294681	4.772809	5.123617	3.761702	5.180298	5.017872	5.398043	4.30966	81.67144681
																		$\sum_{i=1}^n M_i \times W_i$
																		Can be seen in Table 8.3

	Axis Bank																					
	AWP1	AWP2	AWP3	AWP4	AWP5	AWP6	AWP7	AWP8	AWP9	AWP10	AWP11	AWP12	AWP13	AWP14	AWP15	AWP16	AWP17	AWP18	AWP19	AWP20	AWP21	
9	9	9	9	8	8	6	8	8	7	8	8	8	8	8	8	7	9	8	7	8	8	
10	10	8	10	8	7	9	8	5	9	9	9	9	9	9	9	9	9	9	9	9	7	
5	2	2	7	5	6	5	6	6	5	5	4	5	6	6	6	5	5	6	5	5	5	
5	5	6	6	6	7	5	7	6	6	6	6	7	6	7	7	7	6	7	6	7	7	
8	9	7	8	10	8	7	8	8	9	7	8	8	7	8	9	8	7	8	7	8	8	
6	5	4	6	4	8	7	5	8	7	6	6	4	5	6	6	4	5	3	5	5	6	
7	6	7	5	5	7	6	5	7	6	7	7	7	5	6	7	7	5	6	5	7	6	
8	9	8	7	8	7	7	8	6	7	8	7	9	8	7	5	6	7	9	7	8	8	
8	6	8	7	8	6	7	8	6	7	8	8	8	8	7	6	7	6	7	8	7	4	
6	7	8	6	8	7	8	6	7	6	8	8	6	7	8	7	9	8	6	7	7	7	
7	8	6	7	6	7	6	7	6	7	6	7	6	6	5	6	8	7	6	7	6	6	
7	5	6	8	7	7	6	6	6	6	8	7	7	7	8	9	6	7	8	6	9	8	
6	5	4	5	6	4	6	5	4	5	6	4	6	5	4	5	4	6	4	6	5	5	
7	8	8	9	8	8	9	8	9	8	7	8	9	7	9	8	7	8	9	8	9	8	
7	8	9	8	9	8	8	7	6	7	6	7	8	8	6	7	6	7	8	7	8	7	
4	5	6	7	5	7	7	6	7	6	7	6	7	6	7	6	7	6	6	7	7	7	
7	6	7	7	9	6	7	8	7	7	9	7	8	8	6	7	8	7	7	8	8	9	
7	9	8	8	3	10	6	8	3	9	8	9	8	8	8	8	8	7	8	8	7	8	
8	8	9	10	7	8	6	6	5	5	5	5	5	5	5	5	5	5	6	7	6	6	
7	6	7	7	9	6	7	8	7	9	7	9	7	8	8	6	7	8	7	7	8	9	
7	7	8	10	9	8	8	7	6	7	10	10	9	7	7	7	8	6	8	8	4	4	
10	9	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
9	9	8	8	6	7	7	7	7	6	6	7	7	7	7	8	7	7	6	7	7	7	
10	10	9	9	7	10	10	10	10	10	10	9	9	10	10	10	9	10	10	8	10	10	
8	7	9	7	8	8	7	8	9	8	7	7	8	8	7	8	8	8	7	7	8	7	
8	8	8	8	9	8	9	9	9	9	10	10	9	10	9	10	8	8	8	9	8	9	
6	6	8	5	7	9	7	7	8	5	8	10	8	10	7	7	7	10	10	10	8	8	
8	9	10	9	7	6	5	6	8	8	8	9	8	8	9	8	7	7	8	9	8	9	
8	8	9	8	7	9	7	9	8	9	7	7	9	7	7	8	8	9	9	7	8	8	
6	7	8	2	8	8	8	6	7	6	5	5	5	8	6	6	8	6	6	8	6	7	
6	8	7	5	6	5	8	6	5	5	7	7	6	7	9	7	5	5	7	5	7	7	
10	10	10	9	10	9	9	9	8	9	9	9	9	9	9	9	10	10	9	10	9	9	
9	9	9	10	10	6	8	7	7	7	9	10	9	9	9	8	9	8	6	8	8	9	
10	8	8	10	5	9	10	10	9	9	10	10	10	10	10	10	8	9	10	9	9	10	
4	4	5	4	4	5	6	4	3	5	4	2	3	5	4	4	3	6	4	5	4	4	
10	10	9	9	7	10	10	10	10	9	9	10	10	10	10	10	10	10	10	8	10	10	
6	9	7	5	8	8	6	6	4	6	5	7	7	7	6	7	6	4	6	6	6	6	
8	6	8	7	7	8	7	8	8	6	8	9	9	6	8	8	8	9	9	8	9	9	
8	7	8	7	8	7	8	7	8	7	8	7	9	9	8	7	9	7	7	9	7	7	
8	8	9	8	9	8	6	7	8	8	10	9	7	7	8	8	5	8	7	9	9	9	
8	9	7	8	10	8	7	8	8	9	7	8	6	8	9	9	8	7	8	7	8	8	
6	5	4	6	4	8	7	5	8	7	6	6	4	5	6	6	4	5	3	5	6	6	
7	6	7	5	7	6	5	7	6	5	7	6	7	5	6	7	7	5	6	5	7	6	
9	6	8	8	7	5	9	7	9	9	8	8	8	8	8	8	9	8	9	7	9	9	
8	9	10	9	7	6	5	6	8	8	8	9	8	8	9	8	7	8	8	9	8	9	
8	8	9	8	7	9	7	9	8	9	7	7	9	7	7	8	8	9	9	7	8	8	
6	7	8	2	8	8	8	6	7	6	5	5	8	6	6	6	6	6	6	8	6	7	
6	8	7	5	6	5	8	6	5	5	7	7	6	7	9	7	5	5	7	5	7	7	
4	6	5	6	6	7	7	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	
8	6	8	7	7	8	7	8	7	8	6	8	9	9	6	8	8	9	9	8	9	9	
8	7	8	7	8	7	8	7	8	7	8	7	9	9	8	7	9	7	7	9	7	7	
8	9	9	8	10	8	7	9	6	9	10	9	8	9	9	8	7	8	7	8	8	8	
8	8	9	8	9	8	6	7	8	8	9	7	8	8	9	8	8	5	8	7	9	9	
8	9	7	8	10	8	7	8	8	9	7	8	6	8	9	9	8	7	8	7	8	8	
6	5	4	6	4	8	7	5	8	7	6	6	4	5	6	6	4	5	3	5	6	6	
7	6	7	5	7	6	5	7	6	5	7	6	7	5	6	7	7	5	6	5	7	6	
9	6	8	8	7	5	9	7	9	9	8	8	8	8	8	8	9	8	9	7	9	9	
8	9	10	9	7	6	5	6	8	8	8	9	8	8	9	8	7	8	8	9	8	9	
8	8	9	8	7	9	7	9	8	9	7	7	9	7	7	8	8	9	9	7	8	8	
6	7	8	2	8	8	8	6	7	6	5	5	8	6	6	6	6	6	6	8	6	7	
6	8	7	5	6	5	8	6	5	5	7	7	6	7	9	7	5	5	7	5	7	7	
4	6	5	6	6	7	7	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	
8	6	8	7	7	8	7	8	7	8	6	8	9	9	6	8	8	9	9	8	9	9	
8	7	8	7	8	7	8	7	8	7	8	7	9	9	8	7	9	7	7	9	7	7	
8	9	9	8	10	8	7	9	6	9	10	9	8	9	9	8	7	8	7	8	8	8	
8	8	9	8	9	8	6	7	8	8	9	7	8	8	9	8	8	5	8	7	9	9	
8	9	7	8	10	8	7	8	8	9	7	8	6	8	9	9	8	7	8	7	8	8	
6	5	4	6	4	8	7	5	8	7	6	6	4	5	6	6	4	5	3	5	6	6	
7	6	7	5	7	6	5	7	6	5	7	6	7	5	6	7	7	5	6	5	7	6	
9	6	8	8	7	5	9	7	9	9	8	8	8	8	8	8	9	8	9	7	9	9	
8	9	10	9	7	6	5	6	8	8	8	9	8	8	9	8	7	8	8	9	8	9	
8	8	9	8	7	9	7	9	8	9	7	7	9	7	7	8	8	9	9	7	8	8	
6	7	8	2	8	8	8	6	7	6	5	5	8	6	6	6	6	6	6	8	6	7	
6	8	7	5	6	5	8	6	5	5	7	7	6	7	9	7	5	5	7	5	7	7	
4	6	5	6	6	7	7	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	
8	6	8	7	7	8	7	8	7	8	6	8	9	9	6	8	8	9	9	8	9	9	
8	7	8	7	8	7	8	7	8	7	8	7	9	9	8	7	9	7	7	9	7	7	
8	9	9	8	10	8	7	9	6	9	10	9	8	9	9	8	7	8	7	8	8	8	
8	8	9	8	9	8	6	7	8	8	9	7	8	8	9	8	8	5	8	7	9	9	
8	9	7	8	10	8	7	8	8	9	7	8	6	8	9	9	8	7	8	7	8	8	
6	5	4	6	4	8	7	5	8	7	6	6	4	5	6	6	4	5	3	5	6	6	
7	6	7	5	7	6	5	7	6	5	7	6	7	5	6	7	7	5	6	5	7	6	
9	6	8	8	7	5	9	7	9	9	8	8	8	8	8	8	9	8	9	7	9	9	
8	9	10	9	7	6	5	6	8	8	8	9	8	8	9	8	7	8	8	9	8	9	
8	8	9	8	7	9	7	9	8	9	7	7	9	7	7	8	8	9	9	7	8	8	
6	7	8	2	8	8	8	6	7	6	5	5	8	6	6	6	6	6	6	8	6	7	
6	8	7	5	6	5	8	6	5	5	7	7	6	7	9	7	5	5	7	5	7	7	
4	6	5	6	6	7	7	6	6	6													

	Axis Bank																	
	AU1	AU2	AU3	AU4	AU5	AU6	AU7	AU8	AU9	AU10	AU11	AU12	AU13	AU14	AU15	AU16	AU17	
	9	9	9	8	9	8	8	8	9	8	8	8	8	8	8	8	8	8
	9	9	9	8	9	10	9	9	9	9	10	9	9	9	9	9	9	4
	4	3	4	5	5	6	6	5	5	4	5	6	5	6	6	6	5	5
	7	5	7	6	5	7	5	5	6	7	7	6	5	6	6	6	6	6
	9	9	7	8	9	9	6	8	8	6	8	9	7	8	8	9	9	9
	7	8	7	5	3	6	4	6	4	5	6	7	5	5	7	6	7	7
	9	6	5	6	6	6	5	6	7	7	5	7	6	5	7	6	5	5
	7	6	5	6	7	9	8	7	8	7	9	8	8	7	8	8	9	9
	7	6	7	8	9	7	7	7	8	7	6	7	9	8	8	9	7	7
	9	8	7	6	7	6	8	9	8	7	6	7	7	6	8	7	9	9
	6	8	9	7	6	8	9	8	8	6	7	5	7	7	5	6	5	5
	6	7	6	5	6	8	8	7	8	7	6	8	6	7	9	7	7	7
	4	6	5	4	5	5	6	5	4	5	6	5	5	6	6	5	4	4
	9	8	7	8	9	7	8	9	9	8	7	8	8	7	7	8	6	6
	8	7	7	8	8	9	8	8	6	7	8	9	7	8	8	9	7	7
	7	6	6	6	7	6	6	6	6	7	6	6	5	6	7	6	6	6
	8	8	7	6	7	8	9	8	7	8	7	8	7	7	8	7	8	8
	8	8	9	8	9	9	9	9	8	7	8	7	7	7	8	7	9	9
	7	7	6	4	9	5	5	5	5	5	5	5	5	5	5	6	3	3
	8	8	7	6	7	8	9	8	7	8	7	8	7	7	8	7	8	8
	9	9	10	9	8	8	9	8	9	8	10	9	8	8	7	9	8	8
	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
	7	5	7	7	7	8	7	7	6	8	7	8	8	6	6	8	8	8
	10	10	10	10	9	10	10	10	10	10	10	10	10	10	10	10	10	10
	7	7	6	9	8	7	7	7	7	8	7	8	8	9	9	8	8	8
	8	9	9	9	9	9	9	9	9	9	9	8	9	9	9	9	9	9
	8	9	10	10	8	9	10	9	10	10	10	8	10	9	10	10	10	10
	9	8	9	8	7	6	4	5	8	7	8	9	9	9	7	8	7	7
	9	10	9	7	9	7	9	7	6	7	8	8	9	9	8	8	9	9
	9	7	9	9	9	10	8	8	8	9	8	9	9	5	8	6	5	5
	7	6	8	5	6	7	5	7	7	6	8	6	8	5	6	5	7	7
	9	9	10	10	9	9	8	10	10	10	9	9	10	9	9	9	10	10
	10	9	10	6	9	9	9	9	10	9	8	8	9	9	9	10	10	10
	10	10	10	8	10	10	10	10	10	10	8	9	10	10	8	10	10	10
	5	7	7	6	6	6	4	4	5	6	5	6	4	3	4	6	3	3
	10	10	10	10	9	10	10	10	10	10	10	10	10	10	10	10	10	10
	6	7	7	9	6	7	6	5	6	5	8	7	7	7	6	6	6	6
	6	9	7	8	8	9	9	7	9	7	9	8	7	9	7	9	7	7
	9	9	7	8	9	8	7	8	9	7	9	7	7	7	9	7	8	8
	10	10	8	8	6	9	9	9	8	9	8	8	9	9	9	10	10	10
	9	9	7	8	9	9	6	8	8	6	8	9	7	8	8	9	9	9
	7	8	7	5	3	6	4	6	4	5	6	7	5	5	7	6	7	7
	9	6	5	6	6	6	5	6	7	7	5	7	6	5	7	6	5	5
	8	8	9	7	8	9	8	7	8	8	7	8	7	9	8	8	7	7
	9	8	9	8	7	6	4	5	8	7	8	9	9	9	7	8	7	7
	9	10	9	7	9	7	9	7	6	7	8	8	9	9	8	8	9	9
	9	7	9	9	9	10	8	8	8	9	8	9	9	5	8	6	5	5
	7	6	8	5	6	7	5	7	7	6	8	6	8	5	6	5	7	7
	6	6	6	5	7	6	6	6	6	6	6	6	6	6	6	6	6	6
	6	9	7	8	8	9	9	7	9	7	9	8	7	9	7	9	7	7
	9	9	7	8	9	8	7	8	9	7	9	7	7	7	9	7	8	8
	10	9	10	9	10	9	8	9	10	9	8	8	10	9	9	10	10	10
	10	10	8	8	6	9	9	9	8	9	8	8	9	9	9	10	10	10
Mean Value of the scores obtained from the respondents																		
Weight of the item = Mean value * Squared Factor loading	3.616	5.035472	5.500189	4.388434	5.424849	4.254189	5.022038	5.23766	5.229132	5.298962	4.972868	5.298679	3.953962	5.267434	5.419472	5.365585	4.415774	83.70069811
																		$\sum_{i=1}^n M_i \times W_i$
																		Can be seen in Table 8.3

	IndusInd Bank																					
	AWP1	AWP2	AWP3	AWP4	AWP5	AWP6	AWP7	AWP8	AWP9	AWP10	AWP11	AWP12	AWP13	AWP14	AWP15	AWP16	AWP17	AWP18	AWP19	AWP20	AWP21	
8	8	8	8	8	8	5	8	8	3	9	8	9	5	9	9	7	1	7	1	9	9	
4	5	4	4	4	4	4	3	4	4	5	4	4	4	5	4	4	4	4	4	4	5	
7	9	7	8	8	8	7	9	9	8	9	8	10	8	9	8	7	6	8	7	8		
7	8	8	7	5	5	7	6	6	4	7	7	6	6	4	7	6	5	7	6	7		
5	3	2	7	7	5	4	3	5	6	7	6	8	7	6	5	6	7	4	5	6		
8	7	8	7	8	8	7	8	8	7	8	7	8	7	8	7	8	7	8	7	8		
7	6	7	8	5	7	5	7	6	6	5	7	7	6	7	6	8	6	8	5	6		
8	6	8	7	7	6	7	8	9	8	8	7	6	7	5	7	8	7	7	6	9		
7	8	5	7	6	5	7	6	6	7	8	8	6	7	8	8	6	7	8	6	7		
5	6	7	6	6	7	5	4	5	5	4	5	5	7	6	7	6	7	8	5	4		
8	7	6	7	6	8	9	8	8	9	8	8	6	7	8	7	6	7	8	7	6		
7	6	5	6	7	6	7	8	6	7	8	7	9	7	8	7	8	9	6	7	8		
6	7	9	8	7	7	8	9	8	9	8	7	9	8	7	8	7	8	9	8	7		
6	8	6	8	8	8	6	7	7	8	7	8	6	8	7	7	8	7	7	6	8		
8	9	7	8	7	8	7	7	9	9	8	7	7	8	9	8	7	7	7	7	8		
7	9	8	7	7	8	7	7	8	7	8	8	8	8	7	7	8	7	7	8	7		
7	8	9	8	7	9	6	7	9	7	8	9	8	9	9	7	8	7	7	9	8		
7	7	9	7	3	8	7	8	1	8	7	9	8	9	8	8	8	8	8	8	8		
8	7	9	9	9	9	7	8	1	8	9	8	7	9	8	9	8	9	8	8	8		
6	8	8	8	8	8	9	2	1	8	8	5	9	10	8	5	7	5	3	8	3		
7	8	9	8	7	9	6	7	9	7	8	9	8	9	9	7	8	7	7	9	8		
4	5	8	7	5	6	5	5	7	7	9	7	7	7	7	8	7	5	8	10	7		
7	8	8	10	5	8	8	2	9	6	7	7	7	7	8	6	8	8	4	6	7		
8	8	8	7	6	5	5	8	8	9	6	6	6	8	7	8	8	7	7	7	7		
1	6	10	10	10	10	4	6	10	10	10	10	10	10	10	6	7	7	10	1	10		
7	6	8	7	7	8	7	8	7	7	6	8	8	9	7	8	8	8	9	7	8		
8	8	8	8	8	8	8	8	8	9	9	9	9	9	9	8	8	8	8	8	7		
7	6	7	6	5	4	6	6	6	8	6	6	9	7	7	8	9	7	9	10	9		
5	8	8	6	5	6	6	5	5	5	6	4	5	5	5	5	6	5	4	8	5		
9	5	5	4	7	6	6	6	7	9	8	1	1	1	1	1	1	1	10	10	10		
8	9	9	8	8	9	10	9	8	9	9	9	9	9	9	8	9	9	9	9	9		
7	9	8	6	6	7	8	9	9	7	8	8	7	8	8	9	8	7	7	9	8		
4	5	4	4	4	4	3	4	4	4	5	4	4	4	5	4	4	4	4	4	5		
5	3	2	7	7	5	4	3	5	6	7	6	8	7	6	5	6	7	4	5	6		
8	7	8	7	8	8	7	8	8	7	8	7	8	7	8	7	8	7	8	7	8		
7	6	8	7	7	8	7	8	7	7	6	8	8	9	7	8	8	8	9	7	8		
7	6	5	6	10	7	8	5	6	4	7	6	5	7	6	5	6	6	7	8	8		
5	7	7	7	8	7	7	8	8	8	8	7	8	7	7	6	8	8	7	8	8		
9	8	6	6	8	7	8	7	7	7	6	7	6	8	6	7	8	6	6	7	6		
Mean Value of the scores obtained from the respondents	6.641026	6.923077	7.076923	7.076923	6.794872	6.897436	6.538462	6.589744	6.666667	7.153846	7.307692	7.128205	6.974359	7.487179	7	6.794872	6.846154	7	6.589744	7.307692	7.230769	
Weight of the item = Mean value * Squared																						
Factor loading	3.599436	3.51	3.970154	4.239077	3.417821	3.641846	4.119231	3.749564	2.72	4.714385	4.925385	4.162872	4.791385	5.270974	4.704	4.144872	4.278846	4.83	2.787462	4.808462	4.504769	86.89053846
																						$\sum_{i=1}^n M_i \times W_i$
																						Can be seen in Table 8.3

IndusInd Bank																				
AU1	AU2	AU3	AU4	AU5	AU6	AU7	AU8	AU9	AU10	AU11	AU12	AU13	AU14	AU15	AU16	AU17				
8	9	10	4	9	9	10	10	9	10	6	9	10	9	8	10	10				
3	4	5	4	3	4	5	4	5	4	3	4	5	3	4	3	4				
9	7	9	6	9	9	8	8	8	8	7	6	6	7	9	8	7				
5	5	6	4	4	7	7	8	7	6	6	6	6	6	5	7	8				
7	5	4	3	2	6	3	4	8	7	6	5	7	4	7	6	5				
7	8	7	8	7	7	8	7	7	8	7	8	8	7	7	8	7				
8	9	8	7	6	6	6	7	7	6	5	6	6	5	5	7	7				
7	6	8	9	8	7	7	8	6	7	9	8	5	8	8	9	8				
9	8	6	7	8	7	8	7	8	7	8	7	7	7	9	7	5				
4	5	4	5	6	6	7	6	7	6	5	4	6	5	7	6	6				
9	8	9	8	7	7	6	8	7	6	7	8	9	7	8	8	9				
8	7	8	9	8	6	8	7	7	8	9	6	8	6	8	7	9				
7	7	8	9	8	8	7	7	7	8	9	8	8	7	7	8	8				
7	7	7	8	7	7	7	6	8	7	6	7	7	7	6	9	6				
9	9	8	9	8	9	8	9	7	8	9	8	9	8	8	8	7				
8	7	8	9	8	8	8	8	7	8	7	7	9	7	7	8	8				
9	7	8	9	9	8	8	8	8	9	7	8	7	8	9	8	7				
9	8	8	8	7	9	8	9	8	7	8	7	8	8	7	7	8				
8	7	9	8	7	8	7	9	9	7	8	7	9	6	7	9	8				
8	7	8	9	9	9	8	8	3	7	6	8	8	8	8	8	7				
9	7	8	9	9	8	8	8	8	9	7	8	7	8	9	8	7				
7	6	10	7	7	10	9	7	8	9	9	7	10	10	7	10	10				
10	8	8	8	7	10	7	7	8	8	7	8	8	7	7	9	5				
8	7	7	7	7	6	6	5	7	7	7	6	6	8	7	7	7				
10	6	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10				
8	9	9	9	9	10	7	9	9	6	8	8	9	9	8	9	8				
8	8	8	8	8	8	8	9	9	9	9	9	9	9	8	8	8				
8	6	7	4	7	7	10	9	9	9	8	8	10	10	8	9	10				
7	6	6	6	6	6	6	5	5	7	6	6	5	5	6	5	6				
4	6	7	6	4	6	9	5	1	10	1	10	10	10	10	10	10				
7	9	10	8	9	10	9	9	9	9	9	9	10	10	9	9	10				
8	8	9	7	8	9	9	9	10	8	9	7	9	9	9	9	7				
3	4	5	4	3	4	5	4	5	4	3	4	5	3	4	3	4				
7	5	4	3	2	6	3	4	8	7	6	5	7	4	7	6	5				
7	8	7	8	7	7	8	7	7	8	7	8	8	7	7	8	7				
8	9	9	9	9	10	7	9	9	6	8	8	9	9	8	9	8				
9	5	6	8	5	8	8	7	10	9	9	9	5	5	5	7	7				
10	7	8	6	8	8	8	7	7	8	7	8	8	8	8	8	9				
7	6	9	8	9	7	7	8	7	7	5	7	7	7	6	7	6				
Mean Value of the scores obtained from the respondents	7.538462	6.923077	7.564103	7.128205	7.025641	7.615385	7.410256	7.307692	7.384615	7.564103	7.025641	7.25641	7.666667	7.230769	7.410256	7.74359	7.282051			
Weight of the item = Mean value * Squared Factor loading	3.407385	4.430769	5.378077	4.284051	5.037385	4.127538	5.031564	5.122692	5.065846	5.378077	4.594769	5.006923	3.986667	5.162769	5.20941	5.397282	4.325538	80.94674359		
																			$\sum_{i=1}^n M_i \times W_i$	
																				Can be seen in Table 8.3

IDBI Bank																						
	AWP1	AWP2	AWP3	AWP4	AWP5	AWP6	AWP7	AWP8	AWP9	AWP10	AWP11	AWP12	AWP13	AWP14	AWP15	AWP16	AWP17	AWP18	AWP19	AWP20	AWP21	
	10	8	10	10	10	8	4	5	8	9	8	2	6	6	7	8	6	7	9	8	9	
	3	4	4	5	3	4	5	5	3	4	3	5	5	6	5	5	4	6	6	5	5	
	8	7	8	9	9	7	6	7	7	6	8	8	7	6	7	8	6	8	9	8	8	
	6	7	8	7	6	7	7	6	7	6	7	8	6	7	6	6	8	6	6	7	7	
	7	8	7	6	6	8	7	6	5	6	7	5	7	8	7	6	7	8	5	6	5	
	8	7	6	7	7	6	7	8	6	6	7	8	6	7	8	7	6	7	8	7	6	
	8	7	8	8	7	7	8	8	1	7	9	8	7	8	8	6	7	8	7	7	7	
	10	8	10	10	10	8	10	8	8	9	10	10	10	8	10	8	9	10	10	10	10	
	4	4	3	5	5	5	4	5	5	5	6	5	5	4	5	5	5	5	4	6	4	
	8	7	3	9	5	1	9	1	9	9	6	5	8	8	7	3	9	6	3	5	7	
	4	5	6	5	4	5	6	5	4	6	4	4	4	6	6	6	6	5	3	4	4	
	4	3	4	9	6	7	4	5	7	7	7	8	7	6	7	7	7	7	9	10	8	
	10	9	9	10	9	9	9	8	8	9	10	9	9	9	9	9	9	10	9	9	8	
	10	9	9	10	9	10	10	9	10	10	10	9	9	9	9	10	10	9	9	10	10	
	10	1	10	10	10	10	10	10	10	10	10	8	10	9	9	8	9	8	10	6	9	
	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
	6	7	4	7	7	7	6	6	9	6	7	7	9	9	10	7	7	9	6	8	4	
	8	9	7	7	8	7	8	7	8	8	7	8	9	8	10	8	8	9	8	8	7	
	10	9	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
	7	5	3	8	9	10	6	4	6	3	8	7	10	8	7	3	6	9	9	8	8	
	7	7	6	9	9	8	9	9	9	8	9	8	6	7	7	9	8	7	7	9	9	
	5	3	8	2	9	10	10	7	7	9	9	6	7	9	9	3	4	8	9	9	8	
	5	7	7	7	8	7	7	8	8	8	8	7	8	7	7	6	8	8	7	8	8	
	9	8	6	6	8	7	8	7	7	7	6	7	6	8	6	7	8	6	6	7	6	
	9	8	9	9	10	6	6	7	9	8	10	9	9	8	8	8	6	8	6	8	8	
	7	9	7	8	8	8	7	9	9	8	9	8	10	8	9	8	7	6	8	7	8	
	6	5	7	8	5	9	7	6	9	10	8	9	7	7	8	8	7	9	7	8	5	
	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
	7	7	6	7	6	5	7	7	6	6	6	8	8	7	6	7	7	7	8	7	7	
	6	6	7	6	8	7	7	6	6	6	7	6	6	6	7	7	6	6	6	7	6	
	8	6	10	5	1	9	6	8	5	6	8	7	6	5	5	6	6	6	4	5	6	
Mean Value of the scores obtained from the respondents	7.419355	6.774194	7.16129	7.709677	7.483871	7.483871	7.419355		7	7.290323	7.483871	7.870968	7.387097	7.677419	7.516129	7.709677	7.129032	7.258065	7.612903	7.387097	7.580645	7.322581
Weight of the item = Mean value * Squared Factor loading	4.02129	3.434516	4.017484	4.618097	3.764387	3.914065	4.674194	3.983	2.974452	4.931871	5.305032	4.314065	5.274387	5.291355	5.180903	4.34871	4.543548	5.252903	3.124742	4.988065	4.561968	92.51903226
																						$\sum_{i=1}^n M_i \times W_i$
																						Can be seen in Table 8.3

	IDBI Bank																	
	AU1	AU2	AU3	AU4	AU5	AU6	AU7	AU8	AU9	AU10	AU11	AU12	AU13	AU14	AU15	AU16	AU17	
10	10	10	10	10	10	1	9	8	6	8	6	8	2	9	9	8	9	
9	4	4	3	4	4	4	5	4	4	6	6	5	4	4	5	4	4	
9	7	6	7	8	8	8	9	8	7	8	9	7	9	7	7	6	7	
7	6	7	7	8	7	7	6	7	8	7	5	7	7	7	7	8	8	
6	6	7	8	7	7	7	8	6	6	7	8	6	6	5	7	6	6	
9	8	8	9	8	6	8	7	6	7	8	9	7	8	8	9	7	7	
7	8	9	7	8	8	7	8	8	7	8	6	7	7	8	8	8	8	
9	10	10	10	10	10	10	10	9	10	10	10	9	8	10	10	9	8	
5	4	5	4	4	6	4	4	4	5	5	4	4	5	4	5	7	7	
5	9	5	9	6	9	2	7	6	4	2	6	5	7	6	7	7	7	
3	4	4	5	7	7	6	5	5	5	5	6	6	5	5	5	5	4	
8	7	7	5	7	9	8	6	7	6	6	7	9	9	7	9	8	8	
10	9	10	9	10	8	9	9	10	7	8	9	8	10	9	8	9	9	
9	10	10	9	10	10	10	10	10	8	10	10	10	10	10	9	9	10	
10	9	9	10	10	10	10	10	10	6	8	9	9	8	9	9	9	7	
10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
10	10	10	10	10	9	10	3	7	7	8	8	9	7	9	8	8	10	
7	8	9	9	7	9	8	9	10	10	8	9	10	7	7	9	8	8	
10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
8	8	9	8	6	10	9	6	9	8	9	7	10	9	9	9	9	9	
9	9	9	6	9	10	10	9	6	8	8	7	7	7	7	7	7	8	
8	9	9	9	9	8	10	8	10	10	9	8	9	8	9	10	9	9	
10	7	8	6	8	8	8	7	7	8	7	8	8	8	8	8	8	9	
7	6	9	8	9	7	7	7	8	7	5	7	7	7	6	7	6	6	
10	10	7	6	9	9	8	10	9	8	8	8	9	9	9	10	10	10	
9	7	9	6	9	9	8	8	8	8	7	6	7	9	9	8	7	7	
8	9	10	10	9	7	7	8	9	8	7	8	8	9	6	8	8	8	
10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
7	6	8	8	7	8	7	7	7	7	7	7	7	7	7	7	7	7	
6	6	7	7	7	8	7	6	6	7	7	6	6	6	6	7	6	6	
5	8	7	9	5	9	8	8	7	7	6	6	6	6	6	6	6	6	
Mean Value of the scores obtained from the respondents	8.064516	7.870968	8.129032	7.870968	8.064516	8.129032	7.774194	7.709677	7.516129	7.709677	7.451613	7.548387	7.451613	7.83871	7.645161	7.870968	7.806452	
Weight of the item = Mean value * Squared Factor loading	3.645161	5.037419	5.779742	4.730452	5.782258	4.405935	5.278677	5.404484	5.156065	5.481581	4.873355	5.208387	3.874839	5.596839	5.382194	5.486065	4.637032	85.76048387
																		$\sum_{i=1}^n M_i \times W_i$
																		Can be seen in Table 8.3

List of Publications

Conferences:

Barman, M., & Goswami, C. (2022). Adoption of Online Banking Services. In 4th Rajagiri Conference on Economics and Finance jointly organized by Rajagiri BusinessSchool and Rajagiri College of Social Sciences (Autonomous), Kochi in association with University of Economics and Human Sciences in Warsaw, Poland.

Barman, M., & Goswami, C. (2022). A Review of Methodologies Adopted in Developing Indices. In National Conference on Management Practices and Sustainable, 2022, Department of Commerce, The University of Science and Technology, Meghalaya (USTM).

ISBN Book Chapter:

Barman, M., & Goswami, C. (2022). Measuring the Service Quality of Online Banking Services in India. *Fostering Resilient Business Ecosystems and Economic Growth: Towards the Next Normal*, 361.

UGC-CARE Journal:

Barman, M., & Goswami, C. (2023). Methodological Scrutiny: A Review of Index Construction Techniques. *Annals of the Bhandarkar Oriental Research Institute*, 11.