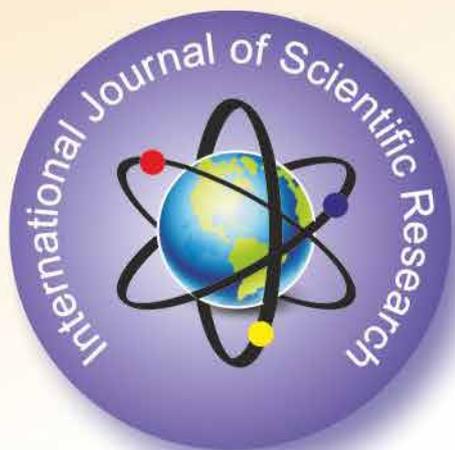


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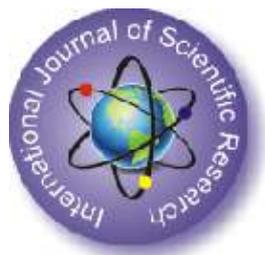
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To Study the Relationship Between Gender & Banking Preferences of Management Graduates at Ibmr, Ahmednagar



Management

KEYWORDS : Banking Preferences, Gender Difference, Chi-square, IBMRD, Management graduates

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ABSTRACT

Banking services is a basic need for customers now days. Money deposit, money withdrawal, Net banking, Money transfer, Demand draft, cheques are some of the common services required by the customers in routine life. It is interesting to see in a country like India, if there are significant differences between Preferences of Male & female customers (Gender bias). In this paper, we have tried to find whether there is a difference between banking preferences of Male & Female management graduate of IBMRD, Ahmednagar. For this a survey is conducted among management graduates of IBMRD, Ahmednagar. Chi square statistical technique is used to study the same. Study reveals that there is a difference between the preferences of Male & female management graduates. It shows gender difference in Selection of banking services.

1: Introduction

Banking services is a basic need for customers now days. Money deposit, money withdrawal, Net banking, Money transfer, Demand draft, cheques are some of the common services required by the customers in routine life. Banking in India is totally base on interest and in this country 88 scheduled commercial banks (SCBs) - 27 public sector banks (that is with the Government of India holding a stake), 31 private banks (these do not have government stake; they may be publicly listed and traded on stock exchanges) and 38 foreign banks. They have a combined network of over 53,000 branches and 17,000 ATMs. According to a report by ICRA Limited, a rating agency, the public sector banks hold over 75 percent of total assets of the banking industry, with the private and foreign banks holding 18.2% and 6.5% respectively.

The last decade has seen many positive developments in the Indian banking sector which is totally based on interest based banking. The policy makers, which comprise the Reserve Bank of India (RBI), Ministry of Finance and related government and financial sector regulatory entities, have made several notable efforts to improve regulation in the sector. The sector now compares favorably with banking sectors in the region on metrics like growth, profitability and non-performing assets (NPAs).

Though it's an era of Equality between Male & Female, customers tend to behave differently while selecting Products (Goods & services). Various factors influence customer behavior and gender is one of the dominant factors among it.

In this paper, we have tried to find whether there is a difference between banking preferences of Male & Female management graduate of IBMRD, Ahmednagar.

2: Review of literature

RSN Pillai et al, 2009

Consumer Buying Behavior refers to the buying behavior of the ultimate consumer.

Buying Behavior is the decision processes and acts of people involved in buying and using products. Firms need to understand:

- Why consumers make the purchases that they make?
- What factors influence consumer purchases?
- The changing factors in our society.

Rajan Saxena, 2009

Individuals with diverse product needs have heterogeneous needs. Market segmentation is the process of dividing a total market into market groups consisting of people who have relatively similar product needs, there are clusters of needs

Kothari, C.R, 1985

Chi Square Requirements

Chi square is a nonparametric test. It does not require the sample data to be more or less normally distributed (as parametric

tests like t-tests do), although it relies on the assumption that the variable is normally distributed in the population from which the sample is drawn. But chi square, while forgiving, does have some requirements:

1. The sample must be randomly drawn from the population.
2. Data must be reported in raw frequencies (not percentages);
3. Measured variables must be independent;
4. Values/categories on independent and dependent variables must be mutually exclusive and exhaustive;
5. Observed frequencies cannot be too small.

3: Research Methodology

Research objective

1. To study Banking preferences of Male Management graduates.
2. To study Banking preferences of Female Management graduates.
3. To study if there are any difference between Banking preferences of Male & female management graduates.

Scope of the Research

This research is carried out in the context of Personal banking services.

This research is carried out considering Management graduates banking preferences.

Limitation of the Research

Time limitation: Conducted for a short period of time i.e. one week

Place limitation: Conducted for management graduates of IBMRD.

Research Hypothesis

H₀= There is not any significant difference between Banking preferences of Male and female

Management graduates at IBMRD.

H₁= There is a difference between Banking preferences of Male and female

Management graduates at IBMRD.

Research Design

1. Type of research: Descriptive & quantitative.
2. Population: Management graduates (MBA & MCA Students) of IBMRD, Ahmednagar.
3. Sampling technique: Stratified random sampling (Probability sampling)
4. Sample size: 100 (50 Male & 50 female)
5. Statistical tools used: Chi-square descriptive statistics

4: Data analysis and findings

Depending upon how our 50 male and 50 female subjects responded, we could make a definitive claim about the (reported) banking preferences of those 100 management graduates.

Table 1: Male and Female Management graduate Banking Preferences at IBMRD

	Nationalized banks	Private banks	Foreign banks	Cooperative banks	Credit societies
Male	6	17	13	9	5
Female	13	5	7	16	9

Table 2: Male and Female Management graduate Banking Preferences (Percentages)

	Nationalized banks	Private banks	Foreign banks	Cooperative banks	Credit societies	N
Male	12	34	26	18	10	50
Female	26	10	14	32	18	50

Above table shows that within our sample, roughly twice as many females preferred nationalized banks and Cooperative banks as males; and within our sample, about three times as many men preferred Private Banks as women and twice as many men preferred foreign banks. We might also infer from the 'Credit societies' category that female students within our sample had a broader range of banking preferences than did male students.

(For our purposes, we'll set a probability of error threshold of 1 in 20, or $p < .05$, for our Banking study.)

Table 3: Male and Female Management graduate Banking Preferences: Observed Frequencies with Row and Column Totals

	Nationalized banks	Private banks	Foreign banks	Cooperative banks	Credit societies	N
Male	6	17	13	9	5	50
Female	13	5	7	16	9	50
	19	22	20	25	14	100

Chi square compares what actually happened to what hypothetically would have happened if 'all other things were equal' (basically, the null hypothesis). If our actual results are sufficiently different from the predicted null hypothesis results, we can reject the null hypothesis and claim that a statistically significant relationship exists between our variables.

Table 4: Male and Female Management graduate Banking Preferences: Observed and

Expected Frequencies

	Nationalized banks	Private banks	Foreign banks	Cooperative banks	Credit societies	N
Male Observed	6	17	13	9	5	50
Male Expected	9.5	11	10	12.5	7	
Female Observed	13	5	7	16	9	50
Female Expected	9.5	11	10	12.5	7	
Total	19	22	20	25	14	100

Male/Nationalized banks: $(19 \times 50)/100 = 9.5$
 Male/Private banks: $((22 \times 50)/100) = 11$
 Male/Foreign banks: $((20 \times 50)/100) = 10$
 Male/Cooperative banks: $((25 \times 50)/100) = 12.5$
 Male/Credit societies: $((14 \times 50)/100) = 7$
 Female/Nationalized banks: $((19 \times 50)/100) = 9.5$
 Female/Private banks: $((22 \times 50)/100) = 11$
 Female/Foreign banks: $((20 \times 50)/100) = 10$
 Female/Cooperative banks: $((25 \times 50)/100) = 12.5$
 Female/Credit societies: $((14 \times 50)/100) = 7$

Table 5: Male and Female Management graduate Banking Preferences: Observed and Expected Frequencies plus Chi-square.

	Nationalized banks	Private banks	Foreign banks	Cooperative banks	Credit societies	N
Male Observed	6	17	13	9	5	50
Male Expected	9.5	11	10	12.5	7	
Female Observed	13	5	7	16	9	50
Female Expected	9.5	11	10	12.5	7	
Total	19	22	20	25	14	100

Male/Nationalized banks: $((6 - 9.5)^2 / 9.5) = 1.289$
 Male/Private banks: $((17 - 11)^2 / 11) = 3.273$
 Male/Foreign banks: $((13 - 10)^2 / 10) = 0.900$
 Male/Cooperative banks: $((9 - 12.5)^2 / 12.5) = 0.980$
 Male/Credit societies: $((5 - 7)^2 / 7) = 0.571$
 Female/Nationalized banks: $((13 - 9.5)^2 / 9.5) = 1.289$
 Female/Private banks: $((5 - 11)^2 / 11) = 3.273$
 Female/Foreign banks: $((7 - 10)^2 / 10) = 0.900$
 Female/Cooperative banks: $((16 - 12.5)^2 / 12.5) = 0.980$
 Female/Credit societies: $((9 - 7)^2 / 7) = 0.571$
 The total chi square value for Table 1 is 14.026.

Degrees of freedom

$df = (r-1)(c-1)$

So, for our Table 1, $df = (2-1) (5-1) = 4$

In a statistics book, the sampling distribution of chi square (also known as 'critical values of chi square') is typically listed in an appendix. You read down the column representing your previously chosen probability of error threshold (e.g., $p < .05$) and across the row representing the degrees of freedom in your table. If your chi square value is larger than the critical value in that cell, your data present a statistically significant relationship between the variables in your table.

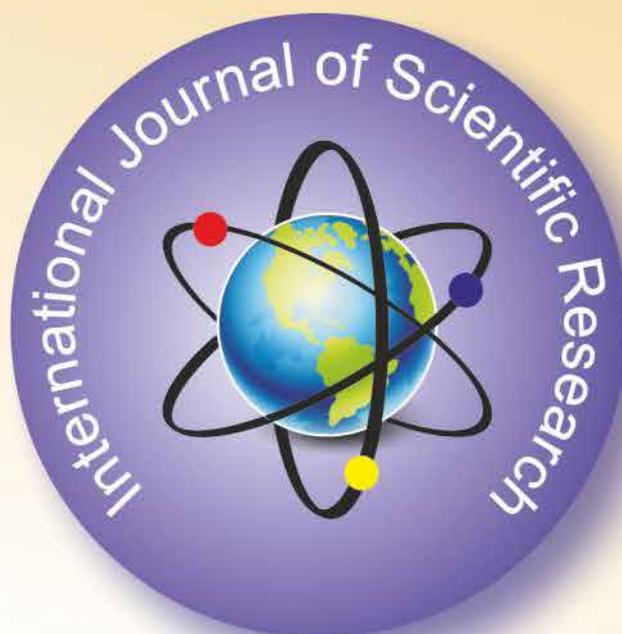
Table 1's chi square value of 14.026, with 4 degrees of freedom, handily clears the related critical value of 9.49, so we can reject the null hypothesis and affirm the claim that male and female management graduates at IBMRD differ in their (self-reported) banking preferences.

5: Conclusion

To conclude we can say that there are differences between banking preferences (self reported) of Male & Female management graduates of IBMRD, Ahmednagar. So there is a scope to make statement that Male & female graduates percept differently about banking preferences.

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