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A Study on Customers Perception and Challenges of Commercial Banks after Merger in Coimbatore City

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Abstract

Bank mergers can substantially alter the way customer's access and experience banking services, particularly through changes in service procedures, continuity of operations, communication practices, technology-enabled services, and customer support. This study examines customers' perceptions and challenges associated with commercial banks following mergers in Coimbatore City. A quantitative empirical research design was adopted, and primary data were obtained from 160 customers through a structured questionnaire based on a five-point Likert scale. The study examined five major constructs: Customer Perception, Service Continuity, Merger Challenges, Merger Awareness, and Customer Satisfaction. The collected data were analysed using frequency and percentage analysis, descriptive statistics, Cronbach's alpha reliability testing, Kaiser–Meyer–Olkin and Bartlett's tests, exploratory factor analysis, Pearson correlation, multiple regression, independent-samples t-tests, and one-way ANOVA. The findings indicate that respondents reported a generally favourable perception of post-merger banking services, while merger awareness was relatively high. The measurement scales demonstrated satisfactory internal consistency, and exploratory factor analysis supported a distinct five-factor structure. Customer Perception and Service Continuity were positively associated with Customer Satisfaction, whereas Merger Challenges showed a significant negative association. Multiple regression revealed that the four explanatory variables jointly accounted for 41.2% of the variation in Customer Satisfaction, with Merger Challenges emerging as the strongest negative predictor. Merger Awareness did not have a significant independent effect on satisfaction. The group-comparison results further indicated significant differences in customer satisfaction according to gender, age, and monthly income, while bank type, education, occupation, and duration of banking relationship did not show significant differences. The study highlights the importance of maintaining service continuity, reducing transition-related difficulties, and strengthening customer-oriented communication during post-merger integration. The findings provide useful evidence for commercial banks seeking to improve customer experience and satisfaction following organisational consolidation.

Keywords: Bank Merger; Customer Perception; Service Continuity; Merger Challenges; Customer Satisfaction; Merger Awareness; Commercial Banks; Coimbatore City

1. Introduction

The banking sector plays a vital role in supporting economic development by mobilising savings, providing credit, facilitating payments, and delivering a wide range of financial services to individuals and businesses. In an increasingly competitive banking environment, customers' perceptions have become an important determinant of a bank's ability to retain existing customers and attract new ones. Service quality, reliability, responsiveness, convenience, and customer-oriented practices influence how customers evaluate their banking experiences. Earlier research has established that perceived service quality is closely associated with customer satisfaction, perceived value, loyalty, and behavioural intentions (Bahia & Nantel, 2000; Cronin & Taylor, 1992; Zeithaml et al., 1996).

Bank mergers have become an important strategic mechanism for restructuring and strengthening the banking industry. Mergers can provide opportunities for banks to expand their geographical reach, improve operational efficiency, consolidate financial resources, strengthen technological capabilities, and achieve economies of scale. However, the integration of two banking organisations can also create challenges for customers. Changes in branch operations, account-related procedures, technology platforms, service processes, staff responsibilities, and communication practices may influence customers' perceptions of the merged entity. Consequently, the success of a merger cannot be evaluated solely through financial and operational indicators; customers' experiences and perceptions also need to be considered.

Service quality is particularly important during the post-merger period because customers interact directly with the changes created by organisational integration. The SERVQUAL framework identifies important dimensions of service quality, including reliability, responsiveness, assurance, empathy, and tangibility, which have been widely applied to evaluate customers' perceptions of service delivery (Parasuraman et al., 1985, 1988). Subsequent research has further demonstrated that service quality represents a multidimensional concept and that customers' evaluations of service performance can influence satisfaction and loyalty (Ladhari, 2009; Sureshchandar et al., 2002). In the banking sector, empirical studies have similarly established significant relationships between perceived service quality, customer satisfaction, and customer loyalty (Kaura et al., 2015; Kant & Jaiswal, 2017; Lenka et al., 2009).

The post-merger experience of bank customers has received increasing research attention in the Indian context. Sangisetti (2022) examined customer awareness, perceptions, and satisfaction concerning banking services following mergers and acquisitions of public-sector banks in India. More recently, Mishra and Jha (2024) investigated the impact of merger and acquisition activities in the Indian banking sector from the customer's perspective, highlighting the importance of understanding customer responses to organisational integration. Priya and Gurupandi (2026) also examined customer satisfaction in relation to bank mergers, while Kantharaju and Shubha (2025) focused on account holders' perceptions and satisfaction regarding banking service quality after the merger of selected public-sector banks in India.

Against this background, the present study focuses on customers' perception and challenges concerning commercial banks after merger in Coimbatore City**.** Coimbatore is an important commercial and industrial centre with a diverse population of banking customers and substantial demand for financial services. The study seeks to understand how customers perceive banking services after merger and to identify the major challenges experienced during the post-merger period. Examining these aspects can provide useful insights for commercial banks to improve service delivery, communication, customer support, and post-merger integration strategies. The study therefore contributes to the existing literature by examining the customer perspective of post-merger banking within the specific geographical context of Coimbatore City.

Background of Bank Mergers in India

Bank mergers in India have emerged as an important mechanism for strengthening the financial system, improving operational efficiency, consolidating resources, and creating financially stronger banking institutions. A bank merger involves the combination of two or more banking entities into a single organisation, generally with the objective of achieving economies of scale, expanding market presence, improving technological capabilities, and enhancing competitiveness. While the financial and operational dimensions of mergers receive considerable attention, the consequences for customers

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are equally important because integration can directly affect the delivery and accessibility of banking services.

The history of bank consolidation in India can be traced to the nationalisation era and subsequent restructuring of the banking industry. In the post-liberalisation period, increasing competition, technological developments, regulatory requirements, and concerns regarding the efficiency and financial strength of individual institutions created a greater need for consolidation. The recommendations of the Narasimham Committee also supported the development of a stronger and more efficient banking structure, with consolidation among financially sound institutions considered as one possible approach to strengthening the banking system.

A significant phase of consolidation occurred after 2017, particularly among public sector banks. The merger of State Bank of India with its associate banks and Bharatiya Mahila Bank in 2017 represented a major step towards creating a larger banking institution. This was followed by the amalgamation of Bank of Baroda, Vijaya Bank, and Dena Bank in 2019. In 2020, several large-scale public sector bank mergers were implemented. Bank of India, Central Bank of India, Indian Bank, and Indian Overseas Bank continued as separate entities, while Punjab National Bank was amalgamated with Oriental Bank of Commerce and United Bank of India; Canara Bank with Syndicate Bank; Union Bank of India with Andhra Bank and Corporation Bank; and Indian Bank with Allahabad Bank. These consolidations were intended to improve scale, efficiency, geographical reach, capital strength, and the capacity of banks to provide modern financial services.

The merger process, however, involves more than combining financial resources and administrative structures. Customers may experience changes in branch networks, account numbers, banking procedures, technology platforms, internet and mobile banking systems, service channels, and employee responsibilities. Differences in organisational culture and service practices between the merging banks may also create temporary difficulties in delivering consistent customer service. Such changes can influence customers' confidence, satisfaction, perceived service quality, and willingness to continue their relationship with the merged bank.

The customer dimension of bank mergers has therefore gained increasing attention in empirical research. Sangisetti (2022) examined customer awareness, perceptions, and satisfaction concerning banking services following mergers and acquisitions of public sector banks in India. Mishra and Jha (2024) further examined merger and acquisition activities in the Indian banking sector from the customer perspective. Kantharaju and Shubha (2025) investigated account holders' perceptions and satisfaction with banking service quality following the merger of selected public sector banks. These studies indicate that post-merger integration can influence customers' perceptions of service delivery and satisfaction.

Thus, the Indian banking sector has moved towards greater institutional consolidation while simultaneously facing increasing customer expectations for reliable, responsive, convenient, and technology-enabled services. Understanding how customers respond to changes following a merger is consequently essential for evaluating the effectiveness of post-merger integration. This background provides the basis for examining customers' perceptions and the challenges they experience with commercial banks after merger in Coimbatore City.

2. Review of Literature

The literature on banking service quality, customer perception, satisfaction, and bank mergers provides an important foundation for understanding customers' experiences during the post-merger period. Existing studies indicate that customers evaluate banks not only on the basis of financial products but also through the quality, reliability, responsiveness, convenience, and consistency of services received. These dimensions become particularly important when organisational restructuring or merger-related changes affect established banking relationships.

Parasuraman et al. (1985) introduced a conceptual framework explaining service quality as the difference between customer expectations and perceptions of actual service performance. Their subsequent development of the SERVQUAL instrument provided a structured approach for measuring service quality through dimensions such as tangibility, reliability, responsiveness, assurance, and empathy (Parasuraman et al., 1988). The SERVQUAL scale was later refined to improve its measurement properties and applicability across service contexts (Parasuraman et al., 1991). These contributions established a theoretical foundation for examining customer perceptions of service

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delivery. Ladhari (2009), through a review of SERVQUAL research, observed that service quality remains an influential concept in explaining customer responses across different service industries.

Alternative approaches have also been developed to understand service quality. Cronin and Taylor (1992) argued that service-quality assessment can be based more directly on perceived performance rather than the comparison between expectations and performance. Their SERVPERF-oriented perspective highlighted the importance of actual service performance in determining customer evaluations. Boulding et al. (1993) further explained that service-quality perceptions develop dynamically and can influence behavioural intentions. Similarly, Zeithaml et al. (1996) established a relationship between perceived service quality and behavioural outcomes such as loyalty and retention. These theoretical perspectives are relevant to banking because customers continuously assess the quality of services provided through branches, employees, digital channels, and other service interfaces.

Research specifically examining banking services has demonstrated the importance of service quality in shaping customer satisfaction and loyalty. Bahia and Nantel (2000) developed a measurement scale specifically for perceived service quality in banks, recognising the distinctive characteristics of banking services. Sureshchandar et al. (2002) identified important determinants of customer-perceived service quality and demonstrated the multidimensional nature of service evaluation. Their subsequent research in the banking sector of a developing economy showed that customers' perceptions of service quality are influenced by several aspects of service delivery, making systematic quality management essential for banks (Sureshchandar et al., 2003).

Indian banking research has similarly established significant relationships between service quality and customer outcomes. Lenka et al. (2009) reported that service quality contributes to customer satisfaction and loyalty in Indian commercial banks. Kant and Jaiswal (2017) found that perceived service-quality dimensions significantly influence customer satisfaction in Indian public-sector banks. Kaura et al. (2015) demonstrated that service quality, service convenience, perceived price and fairness, and customer satisfaction are closely related in Indian retail banking. These findings suggest that customers' perceptions are shaped not only by technical service performance but also by accessibility, convenience, fairness, and the overall banking experience.

The emergence of digital banking has further expanded the dimensions through which customers evaluate banking services. Chandel and Vij (2019) examined e-banking service quality and emphasised the importance of developing appropriate measures for technology-enabled banking services. Othayoth and Khanna (2024) examined customer perceptions of chatbot service quality in Indian banking and highlighted the growing importance of technology-enabled interactions. Recent research has also continued to examine the applicability of service-quality frameworks in digital banking environments (Isha & Khurana, 2025). These studies indicate that customers increasingly expect seamless integration between traditional and digital banking services.

The literature specifically addressing bank mergers is comparatively more limited but increasingly relevant. Sangisetti (2022) examined customer awareness, perceptions, and satisfaction regarding banking services after mergers and acquisitions of public-sector banks in India. The study demonstrates the importance of assessing merger outcomes from the customer perspective rather than relying exclusively on organisational or financial indicators. Mishra and Jha (2024) investigated merger and acquisition activities in the Indian banking sector from customers' perspectives, reinforcing the need to understand how consolidation affects customer experiences. Kantharaju and Shubha (2025) examined account holders' perceptions and satisfaction concerning banking service quality following the merger of selected public-sector banks in India. Priya and Gurupandi (2026) further focused on customer satisfaction in relation to bank mergers in India.

Overall, the literature establishes that service quality, convenience, satisfaction, loyalty, and customer perception are important elements in evaluating banking performance. However, relatively fewer studies have examined the specific challenges experienced by customers after bank mergers at the city level**,** particularly in the context of Coimbatore. The present study addresses this gap by examining customers' perceptions and post-merger challenges associated with commercial banks in Coimbatore City.

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3. Research Gap

The existing literature provides substantial evidence that service quality, customer satisfaction, loyalty, and perceived value are important determinants of customers' relationships with banks. Studies based on SERVQUAL and related service-quality frameworks have extensively examined dimensions such as reliability, responsiveness, assurance, empathy, tangibility, and convenience (Bahia & Nantel, 2000; Cronin & Taylor, 1992; Ladhari, 2009; Parasuraman et al., 1988). Indian banking studies have further examined the relationship between perceived service quality and customer satisfaction in public-sector and commercial banking contexts (Kaura et al., 2015; Kant & Jaiswal, 2017; Lenka et al., 2009).

Although the literature on banking service quality is extensive, research specifically examining the customer consequences of bank mergers remains comparatively limited. Existing merger-related studies have mainly concentrated on financial performance, organisational restructuring, operational efficiency, and institutional consolidation. More recent studies have begun to examine customer awareness, perception, and satisfaction after mergers (Sangisetti, 2022; Mishra & Jha, 2024; Kantharaju & Shubha, 2025; Priya & Gurupandi, 2026). However, these studies have largely focused on public-sector banks or broader geographical contexts.

A further limitation is that relatively little empirical attention has been given to the specific challenges encountered by customers during the post-merger period**.** Issues such as changes in banking procedures, branch arrangements, technology platforms, communication, employee interaction, service continuity, and transaction-related difficulties may affect customers differently. The available literature does not sufficiently capture these practical experiences at the local level.

There is also limited evidence concerning customers of commercial banks in Coimbatore City**,** an important commercial and industrial centre in Tamil Nadu. Localised evidence is necessary because customer experiences may vary according to banking accessibility, technological adoption, demographic characteristics, and expectations. Therefore, the present study attempts to fill this gap by examining customers' perceptions and identifying the major challenges experienced after bank mergers in Coimbatore City.

4. Statement of the problem

Bank mergers are undertaken to strengthen financial institutions, improve operational efficiency, expand market reach, and enhance competitiveness. However, the integration of two banking organisations can produce changes that are directly experienced by customers. Changes in branch operations, account-related procedures, technology systems, service channels, staff responsibilities, and communication practices may create uncertainty or inconvenience during the post-merger period.

Although mergers may generate long-term organisational benefits, customers may initially experience difficulties in adapting to new procedures and service arrangements. Differences in service practices between the merging institutions can also influence perceptions of reliability, responsiveness, convenience, and overall service quality. If these issues are not effectively managed, they may reduce customer satisfaction and weaken confidence in the merged bank.

Previous studies have examined banking service quality and customer satisfaction extensively, while recent research has increasingly considered customer perceptions of bank mergers (Sangisetti, 2022; Mishra & Jha, 2024; Kantharaju & Shubha, 2025). Nevertheless, there remains insufficient empirical evidence on the perceptions and practical challenges of customers of commercial banks after merger in Coimbatore City**.** The absence of city-specific evidence makes it difficult for banks to understand the actual experiences of customers during post-merger integration.

The present study therefore focuses on identifying customers' perceptions of banking services after merger and examining the major challenges they encounter. The findings are expected to assist commercial banks in improving post-merger communication, service delivery, customer support, and integration practices.

5. Objectives of the Study

The study is undertaken with the following objectives:

1. To assess customers' perceptions of banking services following bank mergers in Coimbatore City.
2. To examine customers' perceptions of service continuity in commercial banks following mergers.
3. To identify the major challenges experienced by customers during the post-merger period.

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4. To assess the level of customers' awareness regarding bank mergers and related changes in banking services.
5. To examine the relationship between customer perception and customer satisfaction following bank mergers.
6. To determine the influence of customer perception, service continuity, merger challenges, and merger awareness on customer satisfaction.
7. To examine whether customer satisfaction differs significantly across selected demographic and banking characteristics of respondents.
8. To suggest appropriate measures for improving customer experience and service delivery following bank mergers.

6. Hypotheses of the Study

Based on the objectives of the study and the conceptual relationships among customer perception, service continuity, merger challenges, merger awareness, and customer satisfaction, the following hypotheses are formulated:

H1: Customer perception of post-merger banking services has a significant positive relationship with customer satisfaction.

H2: Service continuity following a bank merger has a significant positive relationship with customer satisfaction.

H3: Post-merger challenges have a significant negative relationship with customer satisfaction.

H4: Merger awareness has a significant relationship with customer satisfaction.

H5: Customer satisfaction differs significantly between male and female customers.

H6: Customer satisfaction differs significantly between public-sector and private-sector bank customers.

H7: Customer satisfaction differs significantly across different age groups.

H8: Customer satisfaction differs significantly across different monthly-income groups.

7. Conceptual Framework

The conceptual framework of the present study is developed to explain how customers' experiences following bank mergers are associated with their overall satisfaction with banking services. The framework is based on the premise that changes resulting from organisational consolidation can influence customers' evaluations of banking services through their perceptions of service delivery, continuity of operations, merger-related difficulties, and awareness of the merger. Accordingly, the framework is structured around four explanatory constructs Customer Perception, Service Continuity, Merger Challenges, and Merger Awareness with Customer Satisfaction representing the principal outcome variable.

7.1 Customer Perception

Customer Perception refers to the overall evaluation formed by customers regarding the quality, convenience, reliability, and effectiveness of banking services following a merger. A favourable perception indicates that customers view the post-merger banking environment positively and are able to adapt to changes in service delivery. The study therefore expects favourable customer perceptions to be associated with higher levels of customer satisfaction.

7.2 Service Continuity

Service Continuity represents customers' assessment of the consistency and uninterrupted availability of banking services following the merger. Changes in banking procedures, service channels, technology systems, or operational arrangements may influence customers' perceptions of continuity. When essential banking services remain accessible and dependable during the integration process, customers are more likely to report greater satisfaction.

7.3 Merger Challenges

Merger Challenges refer to the difficulties experienced by customers as a consequence of changes introduced during post-merger integration. These may include problems related to banking procedures, technology, communication, transaction processing, account-related services, branch

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arrangements, or adaptation to new service systems. Greater difficulty in dealing with such changes is expected to reduce customers' satisfaction with the merged banking institution.

7.4 Merger Awareness

Merger Awareness represents the extent to which customers are informed about the merger and the changes associated with it. Awareness may help customers understand changes in banking procedures, services, technology platforms, branches, and other operational arrangements. The study therefore examines whether customers' awareness of the merger is significantly associated with their overall satisfaction.

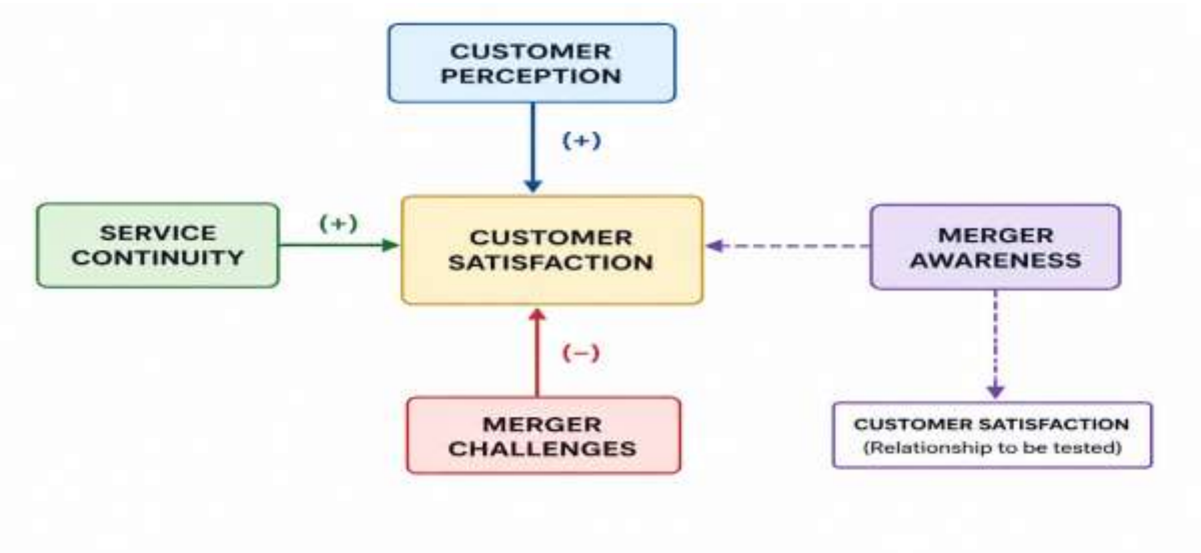
7.5 Customer Satisfaction

Customer Satisfaction is treated as the dependent variable of the study. It represents customers' overall evaluation of their banking experience following the merger. Satisfaction reflects the extent to which customers perceive that the merged bank continues to meet their banking requirements and provides an acceptable level of service.

7.6 Conceptual Relationship

Based on the above constructs, the study proposes that Customer Perception and Service Continuity are positively related to Customer Satisfaction, whereas Merger Challenges are negatively related to Customer Satisfaction. Merger Awareness is examined as an explanatory variable to determine whether awareness of the merger has a statistically significant relationship with Customer Satisfaction.

Figure 1. Conceptual Framework of the Study



Independent Variables
- Customer Perception
- Service Continuity
- Merger Challenges
- Merger Awareness

Dependent Variable
- Customer Satisfaction

Expected Relationships
- Customer Perception → Customer Satisfaction **(Positive)**
- Service Continuity → Customer Satisfaction **(Positive)**
- Merger Challenges → Customer Satisfaction **(Negative)**
- Merger Awareness → Customer Satisfaction **(Relationship tested empirically)**

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7.7 Demographic Variables

The study also considers selected demographic and banking characteristics, including gender, age, education, occupation, monthly income, bank type, and duration of relationship with the bank. These variables are not treated as principal explanatory constructs in the regression framework; instead, they are used to examine whether significant differences exist in customer satisfaction across different respondent groups.

The conceptual framework provides the basis for examining the relationships among the study variables and establishes a direct connection between the research objectives, hypotheses, measurement instrument, and statistical analysis. The framework is subsequently examined through reliability analysis, exploratory factor analysis, correlation analysis, multiple regression, independent-samples t-tests, and one-way ANOVA.

8. Research Methodology

8.1 Research Design

The present study adopts a descriptive and analytical research design to examine customers' perceptions and challenges concerning commercial banks after merger in Coimbatore City. The descriptive component is used to understand the characteristics of the respondents and their perceptions regarding post-merger banking services. The analytical component examines the relationships among customer perception, service continuity, merger-related challenges, merger awareness, and customer satisfaction. The research design is appropriate because the study seeks not only to describe customers' experiences but also to empirically assess the factors associated with their satisfaction after bank merger.

8.2 Study Area

The study was conducted in Coimbatore City, Tamil Nadu. Coimbatore is a major commercial, industrial, and service-oriented centre with a substantial presence of banking institutions and a diverse customer base. The city provides an appropriate setting for examining customer experiences because banking customers may differ in their expectations, usage patterns, awareness of merger-related developments, and adaptation to changes in banking services.

8.3 Population of the Study

The population comprises customers of commercial banks operating in Coimbatore City who have experienced banking services following a merger or amalgamation. Customers were considered the appropriate unit of analysis because the study focuses on the effects of post-merger changes from the users' perspective.

8.4 Sample Size

A total of 160 valid customer responses were included in the empirical analysis. The dataset contains 160 respondent records, with each respondent represented by a unique identification number. The sample includes customers with different demographic and banking characteristics, enabling the study to examine variations in post-merger perceptions across customer groups.

8.5 Sampling Technique

The study employed a non-probability sampling approach, using purposive sampling to identify customers who had sufficient experience with banking services to provide meaningful responses concerning the post-merger environment. Respondents were included when they were customers of the selected commercial banking institutions and were aware of or had experienced the relevant merger-related changes.

8.6 Sources of Data

The study primarily relies on primary data collected from bank customers through a structured questionnaire. Secondary information relating to banking service quality, customer satisfaction, and bank mergers was obtained from academic literature, research articles, books, and other relevant published sources. The primary dataset used for analysis consists of 160 completed responses.

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8.7 Research Instrument

A structured questionnaire was used as the principal data-collection instrument. The questionnaire consisted of two broad sections. The first section captured the demographic and banking characteristics of respondents, including:

- Age
- Gender
- Educational qualification
- Occupation
- Monthly income
- Type of bank
- Duration of relationship with the bank
- Awareness of the merger

The second section measured the principal study constructs. The questionnaire contained 23 measurement items distributed across five constructs:

Construct	Code	Number of Items	Measurement Scale
Customer Perception	PER1–PER5	5	5-point Likert scale
Service Continuity	SER1–SER5	5	5-point Likert scale
Merger Challenges	MER1–MER5	5	5-point Likert scale
Customer Satisfaction	CUS1–CUS5	5	5-point Likert scale
Merger Awareness	AW1–AW3	3	5-point Likert scale

The Likert scale ranged from 1 = Strongly Disagree to 5 = Strongly Agree. Higher scores therefore indicate stronger agreement with the statements measuring the respective construct.

8.8 Operationalisation of Variables

Customer Perception represents the overall evaluation formed by customers regarding banking services and their experiences following the merger. It is measured through five items (PER1–PER5).

Service Continuity represents customers' perceptions concerning the consistency and uninterrupted provision of banking services after the merger. Five items (SER1–SER5) are used to measure this construct.

Merger Challenges captures difficulties that customers may experience as a consequence of post-merger changes, including alterations in procedures, technology, communication, and service-related processes. The construct is measured through five items (MER1–MER5).

Customer Satisfaction represents the customers' overall assessment of their banking experience after the merger. It is measured using five items (CUS1–CUS5).

Merger Awareness represents the extent to which customers are aware of the merger and related changes affecting their banking relationship. Three items (AW1–AW3) are used to assess this construct.

For the empirical analysis, composite mean scores were calculated for the principal constructs. The dataset therefore includes the following derived measures: Perception Mean, Service Continuity Mean, Merger Challenges Mean, and Customer Satisfaction Mean.

8.9 Data Processing and Statistical Analysis

The collected responses were coded and organised in a statistical dataset before analysis. Descriptive and inferential statistical techniques were selected according to the objectives of the study.

The following analytical procedures are proposed:

1. Frequency and percentage analysis – to describe the demographic and banking profile of respondents.
2. Mean and standard deviation – to assess the general level of customers' perceptions, service continuity, merger challenges, merger awareness, and satisfaction.

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3. Reliability analysis – Cronbach's alpha will be used to examine the internal consistency of the measurement items.
4. Correlation analysis – Pearson's correlation will be employed to determine the direction and strength of relationships among the principal study variables.
5. Multiple regression analysis – regression analysis will be used to examine the influence of the relevant independent variables on customer satisfaction.
6. Independent-samples tests/ANOVA – where appropriate, these tests will be used to determine whether customer perceptions differ significantly across selected demographic and banking characteristics.
7. Significance testing – statistical decisions will be made using an appropriate significance level, generally 5% ($p < 0.05$).

8.10 Reliability and Validity

Reliability analysis will be performed separately for the measurement scales to determine whether the items within each construct consistently measure the intended concept. Cronbach's alpha will be used as the principal reliability coefficient. A coefficient of approximately 0.70 or above will generally be considered acceptable for establishing internal consistency.

Content validity was supported through the development of questionnaire items based on the established literature relating to service quality, customer satisfaction, banking services, and post-merger customer experiences. The constructs were operationalised in a manner consistent with the conceptual framework of the study.

8.11 Ethical Considerations

The study follows basic ethical principles applicable to questionnaire-based academic research. Participation was treated as voluntary, and respondents' information was considered confidential. The analysis focuses on aggregated responses rather than identifying individual participants. The dataset uses respondent identification codes rather than personally identifiable information.

8.12 Conceptual and Analytical Alignment

The methodology is directly aligned with the conceptual framework developed for the study. Customer Perception, Service Continuity, Merger Challenges, and Merger Awareness provide the principal explanatory dimensions, while Customer Satisfaction represents the main outcome variable. The analysis therefore enables the study to determine whether customers' experiences with post-merger banking services are associated with their overall satisfaction.

8.13 Summary of Methodological Approach

In summary, the study uses a quantitative empirical approach based on 160 customers of commercial banks in Coimbatore City. Primary data were collected through a structured questionnaire using five-point Likert scales. The measurement framework comprises Customer Perception, Service Continuity, Merger Challenges, Customer Satisfaction, and Merger Awareness. Descriptive statistics, reliability testing, correlation, regression, and appropriate group-comparison techniques are used to generate empirical evidence concerning customers' experiences after bank merger. This methodological approach provides a systematic basis for testing the hypotheses and addressing the objectives of the study.

9. Data Analysis and Results

The empirical analysis was conducted using the responses of 160 customers of commercial banks in Coimbatore City. The analysis was structured to examine respondents' demographic characteristics, awareness of bank mergers, descriptive characteristics of the major constructs, reliability of the measurement scales, sampling adequacy, underlying factor structure, relationships among variables, predictors of customer satisfaction, and differences across selected customer groups. The principal constructs examined were Customer Perception, Service Continuity, Merger Challenges, Merger Awareness, and Customer Satisfaction.

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9.1 Demographic Profile of Respondents

The demographic profile of the respondents provides an understanding of the composition of the sample used for the study.

Table 1. Demographic Profile of Respondents

Demographic Variable	Category	Frequency	Percentage
Age	18–25	31	19.4
	26–35	54	33.8
	36–45	31	19.4
	46–55	32	20.0
	56 and above	12	7.5
Gender	Male	87	54.4
	Female	73	45.6
Education	School/PUC	12	7.5
	UG	64	40.0
	PG	54	33.8
	Professional	30	18.8
Occupation	Salaried	53	33.1
	Business	28	17.5
	Homemaker	25	15.6
	Self-employed	25	15.6
	Student	19	11.9
	Retired	10	6.2

Source: Primary data.

The results show that the largest age group was **26–35 years**, accounting for 33.8% of the respondents, followed by customers aged 46–55 years at 20.0%. Respondents aged 18–25 and 36–45 each represented 19.4%, while customers aged 56 years and above constituted 7.5% of the sample. Male respondents accounted for 54.4% and female respondents for 45.6%, indicating a reasonably balanced gender representation.

With respect to education, graduates constituted the largest group at 40.0%, followed by postgraduate respondents at 33.8%. Professional qualifications accounted for 18.8%, while 7.5% had School/PUC-level education. In terms of occupation, salaried employees represented the largest category at 33.1%, followed by business respondents at 17.5%. Homemakers and self-employed respondents each accounted for 15.6%.

Table 2. Banking and Income Profile of Respondents

Variable	Category	Frequency	Percentage
Monthly Income	Below ₹25,000	31	19.4
	₹25,001–₹50,000	50	31.2
	₹50,001–₹75,000	44	27.5
	₹75,001–₹1,00,000	21	13.1
	Above ₹1,00,000	14	8.8
Bank Type	Public sector	100	62.5
	Private sector	60	37.5
Relationship with Bank	Below 2 years	21	13.1
	2–5 years	50	31.2
	6–10 years	45	28.1
	Above 10 years	44	27.5

Source: Primary data.

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The income distribution indicates that 31.2% of respondents earned between ₹25,001 and ₹50,000 per month, while 27.5% earned between ₹50,001 and ₹75,000. Public-sector bank customers constituted 62.5% of the sample, whereas private-sector bank customers represented 37.5%. Regarding the duration of the banking relationship, 31.2% had maintained their relationship for 2–5 years, followed by 28.1% with 6–10 years of experience and 27.5% with more than 10 years.

9.2 Awareness of Bank Merger

Awareness of the merger is an important aspect of the study because customers who understand the organisational changes may evaluate post-merger banking services differently.

Table 3. Respondents' Awareness of Bank Merger

Awareness of Merger	Frequency	Percentage
Yes	132	82.5
No	28	17.5
Total	**160**	**100.0**

Source: Primary data.

The results indicate that 82.5% of respondents were aware of the bank merger**,** while 17.5% reported that they were not aware of it. The high level of awareness suggests that the merger was visible to a substantial majority of customers. Nevertheless, the presence of 17.5% unaware respondents indicates that communication regarding merger-related changes could still be strengthened. Effective communication is particularly important during post-merger integration because customers need clear information concerning changes in banking procedures, services, branches, technology, and account-related processes.

9.3 Descriptive Statistics

Descriptive statistics were calculated to determine the central tendency and dispersion of the major study constructs.

Table 4. Descriptive Statistics of Major Constructs

Construct	N	Mean	Std. Deviation	Minimum	Maximum
Customer Perception	160	3.595	0.559	2.40	5.00
Service Continuity	160	3.443	0.603	1.80	5.00
Merger Challenges	160	2.824	0.649	1.40	4.80
Customer Satisfaction	160	3.488	0.607	2.00	5.00
Merger Awareness	160	4.027	0.701	2.33	5.00

Source: Primary data.

Customer perception recorded the highest mean among the principal service-related constructs at **3.595**, indicating a generally favourable assessment of post-merger banking services. Service continuity recorded a mean of 3.443**,** suggesting that customers generally perceived banking services as reasonably continuous following the merger.

The mean score for merger challenges was 2.824**,** which is lower than the other major constructs. This indicates that respondents, on average, did not express a very high level of difficulty associated with merger-related changes. Customer satisfaction recorded a mean of 3.488**,** indicating a moderately favourable level of satisfaction. Merger awareness recorded the highest overall mean at 4.027**,** consistent with the frequency analysis showing that a substantial majority of customers were aware of the merger.

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9.4 Reliability Analysis

Cronbach's alpha was used to assess the internal consistency of the measurement items. Higher alpha coefficients indicate stronger consistency among items measuring the same construct.

Table 5. Reliability Analysis

Construct	Items	Cronbach's Alpha	Interpretation
Customer Perception	5	0.860	Good
Service Continuity	5	0.886	Good
Merger Challenges	5	0.902	Excellent
Customer Satisfaction	5	0.891	Good
Merger Awareness	3	0.805	Acceptable/Good

Source: Primary data.

The reliability coefficients range from 0.805 to 0.902**.** Customer Perception produced an alpha of 0.860, while Service Continuity recorded 0.886. Merger Challenges produced the highest coefficient at 0.902**,** indicating excellent internal consistency. Customer Satisfaction also demonstrated strong reliability with an alpha of 0.891. Merger Awareness recorded an alpha of 0.805, which is also acceptable.

Since all coefficients exceed the commonly accepted threshold of 0.70, the measurement scales demonstrate satisfactory internal consistency. The results support the use of the constructs for subsequent correlation and regression analyses.

9.5 KMO and Bartlett's Test

The suitability of the data for factor analysis was assessed using the Kaiser–Meyer–Olkin (KMO) measure and Bartlett's test of sphericity.

Table 6. KMO and Bartlett's Test

Test	Value
Kaiser–Meyer–Olkin Measure	**0.880**
Bartlett's Test of Sphericity – Approx. Chi-Square	**2093.057**
Degrees of Freedom	**253**
Significance	**< 0.001**

Source: Primary data.

The KMO value of 0.880 indicates a high level of sampling adequacy and suggests that the correlation structure among the variables is suitable for factor analysis. Bartlett's test produced a chi-square value of 2093.057 with 253 degrees of freedom and was statistically significant at $p < 0.001$. Therefore, the null hypothesis that the correlation matrix is an identity matrix is rejected.

The results confirm that sufficient common variance exists among the 23 measurement items and that exploratory factor analysis is appropriate.

9.6 Exploratory Factor Analysis

Exploratory Factor Analysis (EFA) was conducted on the 23 measurement items to identify the underlying structure of the questionnaire. A five-factor solution was obtained using principal-axis extraction with Varimax rotation. Factor loadings of 0.40 or above were considered meaningful.

Table 7. Exploratory Factor Analysis – Rotated Factor Loadings

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Item	Customer Satisfaction	Merger Challenges	Merger Awareness	Service Continuity	Customer Perception
PER1	—	—	—	—	**0.652**
PER2	—	—	—	—	**0.646**
PER3	—	—	—	—	**0.696**
PER4	—	—	—	—	**0.650**
PER5	—	—	—	—	**0.682**
SER1	—	—	—	**0.747**	—
SER2	—	—	—	**0.793**	—
SER3	—	—	—	**0.740**	—
SER4	—	—	—	**0.728**	—
SER5	—	—	—	**0.660**	—
MER1	—	**0.747**	—	—	—
MER2	—	**0.716**	—	—	—
MER3	—	**0.803**	—	—	—
MER4	—	**0.783**	—	—	—
MER5	—	**0.789**	—	—	—
CUS1	**0.694**	—	—	—	—
CUS2	**0.654**	—	—	—	—
CUS3	**0.731**	—	—	—	—
CUS4	**0.767**	—	—	—	—
CUS5	**0.687**	—	—	—	—
AW1	—	—	**0.754**	—	—
AW2	—	—	**0.753**	—	—
AW3	—	—	**0.769**	—	—

Note: Loadings below 0.40 are suppressed.

Source: Primary data.

The EFA produced a clear five-factor structure corresponding closely to the conceptualisation of the study. The first factor represented Customer Satisfaction**,** with loadings ranging from 0.654 to 0.767. The second factor represented Merger Challenges**,** with loadings ranging from 0.716 to 0.803. The third factor represented Merger Awareness**,** with loadings between 0.753 and 0.769.

The fourth factor represented **Service Continuity**, with loadings ranging from 0.660 to 0.793, while the fifth factor represented **Customer Perception**, with loadings between 0.646 and 0.696. The absence of problematic primary cross-loadings at the reporting threshold provides evidence that the items have a meaningful factor structure.

Table 8. Total Variance Explained by the Five-Factor Solution

Factor	Eigenvalue	Percentage of Variance
Customer Satisfaction	7.643	33.23
Merger Challenges	2.351	10.22
Merger Awareness	1.773	7.71
Service Continuity	1.298	5.64
Customer Perception	1.152	5.01
Total		**61.81**

Source: Primary data.

The five extracted factors collectively account for approximately **61.81% of the total variance**. Customer Satisfaction accounts for the largest proportion at 33.23%, followed by Merger Challenges at 10.22% and Merger Awareness at 7.71%. The cumulative variance explained indicates that the extracted factors provide a satisfactory representation of the information contained in the original measurement items.

9.7 Correlation Analysis

Pearson's correlation coefficient was used to examine the relationships between the major constructs.

Table 9. Correlation Matrix

Variables	CP	SC	MC	MA	CS
Customer Perception (CP)	1				
Service Continuity (SC)	**0.500***	1			
Merger Challenges (MC)	**−0.355***	**−0.308***	1		
Merger Awareness (MA)	−0.068	−0.112	0.153	1	
Customer Satisfaction (CS)	**0.499***	**0.435***	**−0.525***	−0.084	1

*Note: *p < 0.05; **p < 0.01; ***p < 0.001*.

Source: Primary data.

Customer Perception demonstrates a significant positive relationship with Customer Satisfaction ($r = 0.499$, $p < 0.001$). This indicates that customers with more favourable perceptions of post-merger banking services tend to report higher satisfaction.

Service Continuity is also positively associated with Customer Satisfaction ($r = 0.435$, $p < 0.001$). The relationship indicates that continuity and consistency of banking services are important components of the post-merger customer experience.

Merger Challenges have a significant negative relationship with Customer Satisfaction ($r = -0.525$, $p < 0.001$). This is the strongest correlation involving customer satisfaction and indicates that customers experiencing greater merger-related difficulties tend to report lower satisfaction.

Merger Awareness does not show a statistically significant relationship with Customer Satisfaction ($r = -0.084$, $p = 0.288$). Similarly, awareness is not significantly associated with Customer Perception or Service Continuity.

9.8 Multiple Regression Analysis

Multiple regression analysis was performed to determine the combined influence of Customer Perception, Service Continuity, Merger Challenges, and Merger Awareness on Customer Satisfaction.

Table 10. Model Summary

Model	R	R^2	Adjusted R^2	Std. Error of Estimate
1	0.642	0.412	0.396	0.471

Source: Primary data.

The regression model produced an R value of 0.642 and an R^2 of 0.412**.** Thus, approximately 41.2% of the variation in customer satisfaction is explained jointly by Customer Perception, Service Continuity, Merger Challenges, and Merger Awareness. The adjusted R^2 of 0.396 indicates that the model retains substantial explanatory capacity after accounting for the number of predictors.

Table 11. ANOVA of the Regression Model

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	24.094	4	6.024	**27.109**	**< 0.001**
Residual	34.441	155	0.222		
Total	58.535	159			

Source: Primary data.

The regression model is statistically significant (**$F = 27.109$, $p < 0.001$**). Therefore, the set of explanatory variables collectively provides a significant prediction of Customer Satisfaction.

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Table 12. Multiple Regression Coefficients

Predictor	B	Std. Error	Beta	t	Sig.	VIF
Constant	2.719	0.443	—	6.141	<0.001	—
Customer Perception	0.299	0.080	**0.274**	3.753	<0.001	1.418
Service Continuity	0.185	0.073	**0.183**	2.544	0.012	1.375
Merger Challenges	−0.348	0.063	**−0.371**	−5.530	<0.001	1.194
Merger Awareness	0.010	0.054	0.012	0.192	0.848	1.029

Source: Primary data.
The results show that Customer Perception has a significant positive effect on Customer Satisfaction ($\beta = 0.274$, $p < 0.001$). Thus, favourable perceptions of post-merger banking services contribute to higher customer satisfaction.
Service Continuity also has a statistically significant positive effect ($\beta = 0.183$, $p = 0.012$). Customers who perceive greater continuity in banking services tend to report higher satisfaction.
Merger Challenges have the strongest standardized effect in the model and exert a significant **negative influence** on Customer Satisfaction ($\beta = -0.371$, $p < 0.001$). This finding indicates that difficulties associated with post-merger changes can substantially reduce customer satisfaction.
Merger Awareness does not have a statistically significant independent effect on Customer Satisfaction ($\beta = 0.012$, $p = 0.848$). Therefore, simply being aware of the merger does not appear to determine satisfaction once the other factors are taken into account.
The variance inflation factor values range from 1.029 to 1.418, indicating that serious multicollinearity is not present among the predictors.

9.9 Independent-Samples t-Test

Independent-samples t-tests were conducted to determine whether Customer Satisfaction differs significantly according to gender, bank type, and awareness of the merger.

Table 13. Independent-Samples t-Test for Customer Satisfaction

Grouping Variable	Group	N	Mean	t	Sig.	Decision
Gender	Male	87	3.593	**−2.441**	**0.016**	Significant
	Female	73	3.362			
Bank Type	Public sector	100	3.442	1.227	0.222	Not significant
	Private sector	60	3.563			
Merger Awareness	Yes	132	3.474	0.599	0.550	Not significant
	No	28	3.550			

Source: Primary data.
The results reveal a statistically significant difference in Customer Satisfaction between male and female respondents **(**$t = -2.441$, $p = 0.016$**).** Male respondents reported a higher mean satisfaction score than female respondents.
However, Customer Satisfaction does not differ significantly between public-sector and private-sector bank customers **(**$p = 0.222$**).** Similarly, customers who were aware of the merger and those who were unaware did not differ significantly in their satisfaction levels **(**$p = 0.550$**).**

9.10 One-Way ANOVA

One-way ANOVA was used to determine whether Customer Satisfaction varies across different age, education, occupation, income, and banking-relationship groups.

Table 14. One-Way ANOVA Results

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Demographic Variable	F-value	Sig.	Decision
Age	**3.126**	**0.017**	Significant
Education	0.739	0.530	Not significant
Occupation	1.922	0.094	Not significant
Monthly Income	**2.507**	**0.044**	Significant
Relationship with Bank	0.936	0.425	Not significant

Source: Primary data.

The ANOVA results indicate statistically significant differences in Customer Satisfaction across age groups **(**F = 3.126, p = 0.017**)** and monthly income groups **(**F = 2.507, p = 0.044**).**

The highest mean satisfaction was observed among respondents aged 36–45 years (3.645), whereas respondents aged 56 years and above recorded the lowest mean satisfaction (2.983). This indicates that age may influence customers' adaptation to post-merger banking arrangements.

Similarly, satisfaction differed significantly across income categories. Respondents earning ₹50,001–₹75,000 reported the highest mean satisfaction (3.664), while the ₹75,001–₹1,00,000 group recorded a comparatively lower mean (3.190).

No statistically significant differences were found according to education, occupation, or duration of the banking relationship. This suggests that these characteristics do not substantially differentiate customer satisfaction within the present sample.

9.11 Hypothesis Testing

For empirical testing, the hypotheses were aligned with the constructs actually measured in the dataset. This ensures consistency between the conceptual framework, questionnaire, statistical analysis, and conclusions.

Table 15. Summary of Hypothesis Testing

Hypothesis	Statistical Evidence	Result
H1: Customer Perception has a significant positive relationship with Customer Satisfaction.	r = 0.499, p < 0.001; β = 0.274, p < 0.001	**Supported**
H2: Service Continuity has a significant positive relationship with Customer Satisfaction.	r = 0.435, p < 0.001; β = 0.183, p = 0.012	**Supported**
H3: Merger Challenges have a significant negative relationship with Customer Satisfaction.	r = −0.525, p < 0.001; β = −0.371, p < 0.001	**Supported**
H4: Merger Awareness has a significant relationship with Customer Satisfaction.	r = −0.084, p = 0.288; β = 0.012, p = 0.848	**Not Supported**
H5: Customer Satisfaction differs significantly according to gender.	t = −2.441, p = 0.016	**Supported**
H6: Customer Satisfaction differs significantly according to bank type.	t = 1.227, p = 0.222	**Not Supported**
H7: Customer Satisfaction differs significantly across age groups.	F = 3.126, p = 0.017	**Supported**
H8: Customer Satisfaction differs significantly across monthly-income groups.	F = 2.507, p = 0.044	**Supported**

Source: Primary data.

The hypothesis-testing results demonstrate that customers' post-merger experiences are significantly associated with their satisfaction. Customer Perception and Service Continuity both have positive effects, whereas Merger Challenges exert a significant negative effect. Among the predictors, Merger Challenges show the strongest standardized influence on Customer Satisfaction (β = −0.371).

Merger Awareness, despite being relatively high among respondents, does not independently explain customer satisfaction. This suggests that awareness of a merger alone may not be sufficient to improve customers' experiences; rather, the quality and continuity of services following the merger appear to be more consequential.

The demographic analysis further indicates that satisfaction differs according to gender, age, and monthly income. In contrast, bank type, education, occupation, and length of the banking relationship do not produce statistically significant differences.

9.12 Findings

The empirical findings provide several important insights into customers' experiences with commercial banks following merger in Coimbatore City. First, the majority of respondents are aware of the merger, with 82.5% reporting awareness. Second, customers generally express moderately favourable perceptions of post-merger banking services, as reflected in the mean Customer Perception score of 3.595 and Customer Satisfaction score of 3.488.

Third, the reliability analysis confirms that all five measurement constructs possess satisfactory internal consistency. The KMO statistic of 0.880 and significant Bartlett's test confirm the suitability of the dataset for factor analysis. The EFA further supports a five-factor structure corresponding to Customer Satisfaction, Merger Challenges, Merger Awareness, Service Continuity, and Customer Perception.

The correlation results identify Customer Perception and Service Continuity as positive correlates of Customer Satisfaction, whereas Merger Challenges show a substantial negative association. The regression results reinforce these relationships. The four predictors collectively explain 41.2% of the variance in Customer Satisfaction**,** demonstrating meaningful explanatory power.

Most importantly, the negative effect of Merger Challenges indicates that the difficulties associated with post-merger changes deserve managerial attention. Even when customers are aware of the merger, dissatisfaction may arise if they experience procedural difficulties, technological disruptions, communication problems, or changes in service arrangements. Therefore, successful post-merger integration should focus not only on organisational and financial consolidation but also on maintaining a smooth and customer-oriented service experience.

10. Discussion

The findings show that customers' post-merger experiences are closely associated with their satisfaction with commercial banks in Coimbatore City. Customer Perception and Service Continuity were positively related to Customer Satisfaction, with regression coefficients of $\beta = 0.274$ ($p < 0.001$) and $\beta = 0.183$ ($p = 0.012$), respectively. These results indicate that favourable service perceptions and consistent banking operations contribute to better customer satisfaction.

Merger Challenges had the strongest negative influence on Customer Satisfaction ($\beta = -0.371$, $p < 0.001$). This indicates that operational difficulties and adjustment problems associated with post-merger integration can adversely affect customers' overall banking experience. In contrast, Merger Awareness was not a significant predictor of satisfaction ($\beta = 0.012$, $p = 0.848$), suggesting that awareness of the merger alone does not necessarily improve customers' satisfaction.

The regression model explained 41.2% of the variance in Customer Satisfaction ($R^2 = 0.412$). The group-comparison results further showed significant differences in satisfaction by gender, age, and monthly income, while bank type, education, occupation, and relationship duration were not statistically significant. Overall, the results emphasise the importance of maintaining service continuity and minimising customer difficulties during post-merger integration.

11. Implications of the Study

11.1 Theoretical Implications

The study contributes to post-merger banking research by demonstrating that Customer Perception, Service Continuity, and Merger Challenges are relevant factors in explaining Customer Satisfaction. The findings also distinguish merger awareness from actual customer experience, as awareness did not significantly predict satisfaction.

11.2 Managerial Implications

Commercial banks should prioritise uninterrupted service delivery during post-merger integration. Management should identify and resolve merger-related difficulties quickly, provide clear information

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about operational changes, strengthen employee support, and establish effective customer-feedback mechanisms. Particular attention should be given to reducing post-merger challenges because this variable showed the strongest negative influence on satisfaction.

12. Limitations of the Study

The study is subject to several limitations. The research was restricted to Coimbatore City and was based on 160 respondents selected through purposive sampling, which limits the generalisability of the findings. The cross-sectional design captures customer responses at one point in time and does not establish how perceptions change throughout the merger process. The study also relied on self-reported questionnaire responses, which may be affected by individual experiences and response tendencies. In addition, the analysis was limited to the selected constructs and did not examine other possible determinants of satisfaction such as trust, loyalty, perceived value, or digital banking experience.

13. Future Research

Future studies may use larger and more representative samples across multiple cities or states to improve generalisability. Longitudinal research comparing customer experiences before and after mergers could provide stronger evidence of changes associated with integration. Comparative studies across different merged banks may also identify differences in integration practices. Future researchers could extend the model by incorporating variables such as trust, digital banking experience, loyalty, perceived value, complaint handling, and switching intention. Confirmatory factor analysis, structural equation modelling, and mixed-method approaches could further strengthen the understanding of post-merger customer experiences.

14. Conclusion

The study concludes that customers' experiences following bank mergers are significantly associated with their overall satisfaction with commercial banking services in Coimbatore City. Customer Perception and Service Continuity positively contribute to Customer Satisfaction, whereas Merger Challenges have a significant negative influence and represent the strongest predictor among the variables examined. Merger Awareness, however, does not have a significant independent effect on satisfaction.

The findings indicate that successful post-merger integration should extend beyond organisational consolidation and focus strongly on the customer experience. Maintaining uninterrupted services, reducing operational difficulties, communicating changes clearly, and providing timely customer support can help strengthen satisfaction during the post-merger period. The study also identifies significant variations in satisfaction across gender, age, and income groups, highlighting the need for customer-oriented approaches that recognise differences among customer segments.

Overall, the study provides empirical evidence that the effectiveness of a bank merger from the customer perspective depends substantially on how smoothly services are maintained and how effectively merger-related difficulties are managed. Strengthening service continuity and reducing customer-facing challenges can therefore contribute to more positive post-merger banking experiences.

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