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A STUDY ON CONSEQUENCES OF CRM IN PRIVATE BANKS**N. RAJASEKARAN****ASST. PROFESSOR****DEPARTMENT OF MANAGEMENT STUDIES****N.M.S.S.V.N. COLLEGE****NAGAMALAI****DR. T. VANNIARAJAN****ASSOCIATE PROFESSOR****DEPARTMENT OF BUSINESS ADMINISTRATION****N.M.S.S.V.N. COLLEGE****NAGAMALAI****ABSTRACT**

The cost of attracting new customers to the bank is too high than the cost of retaining the existing customers. The banking industry consists of poor loyalty because of the entrance of new commercial banks and also offering new services. With this existing trend of the banking industry, the bankers are struggling to retain their existing customers. The only way to solve this problem is to offer better service quality and services to their customers. The better services and service quality is only a relative concept since it depends on their customer needs and finds the ways to deliver right service to right customer at right price and time. For this, there is a higher need for the Customer Relationship Management (CRM). Unless, there is no established CRM at commercial banks, the delivery of better services and service quality is not possible. Though there is a stiff competition in the banking industry, still many private banks are like a traditional public sector banks. Hence they are losing their customers. Some banks are using the customer relationship management as its strategic tool for retaining the existing customers as well as acquiring the new customers. Particularly, the new private sector banks are implementing the CRM practices at a better manner and also reap higher advantages from it.

KEYWORDS

Commercial banks, Customer Relationship Management, Service Quality.

INTRODUCTION

Indian business firms have been facing challenges for the last two decades after liberalization and globalization. The Indian Banking Industry which was operating in a bureaucratic style prior to 1991 had to undergo large scale transformation with the opening up of the economy. The cost of attracting a new customer is estimated to be five times the cost of keeping a current customer happy (Kotler, 1997)¹. Organizations can increase their profitability by between 20% and 125% if they boost their customer retention rate by 5 percent (Peck, Payne, Christopher & Clark, 2004)². Small increases in the customer retention rate can generate considerable improvement in profitability through reduced cost of attracting new customers and/or increased sales to old customers (Lenskold, 2003; Lombardi, 2005)³. For that some banks are using CRM as its strategic tool. CRM is a sound business strategy to identify the bank's most profitable customers and prospects, and devotes time and attention to expanding account relationships with those customers through individualized marketing, re-pricing, discretionary decision making, and customized service-all delivered through the various sales channels that the bank uses. Still many banks in the private sector banks are highly traditional like the public sector banks, Hence they are losing their customers. Therefore, the present study aims to study the consequences of CRM in private banks

NEED FOR THE STUDY

All services in the banking industry can be managed theoretically by IT applications on the internet. The private and public sector banks in India are going for higher technology adoption especially after globalization. But due to lack of resources, absence of vision and planning, resistance from trade unions, their rate of adoption of new technology is very slow. The banks are struggling to maintain a good customer relationship due to their inability to cross sell, long queues, poor service attitude, lack of information and poor service quality. The customers in the service sector are becoming more educated and they expect the services and service quality at par with the foreign banks. They are expecting not only core and value added services from banks but also personalized services. Unless, there is no established CRM at banks, the delivery of better services and service quality is not possible. Still many private banks are like traditional public sector banks. Hence, there is a need to analyze the consequences of CRM in private banks.

OBJECTIVES OF THE STUDY

The present study aims to explore the consequences of customer relationship management in private banks.

RESEARCH METHODOLOGY

To collect the necessary data, the present study used the pre-tested questionnaires. In total, there are 31 old private sector and 25 new private sector banks are at Madurai district. All the 56 banks are included for the present study. From each branch 10 customers are purposively selected to represent their views on the various outcomes of the CRM at their banks. These questionnaires were pre-tested among 50 customers. The customers were identified with the help of the branch managers. The response rates on the questionnaire among the customers are 56.07 per cent to the total of 560 customers. Hence the sample size comes to 314 customers.

CONCEPT OF CRM

Customer Relationship Management is the one articulated by Parvatiyar and Sheth (2001), cited in Lindgreen and Antico, 2005; Ngai, 2005); 'Customer Relationship Management is a comprehensive strategy and process of acquiring, relating and partnering with selective customers to create superior value for the company and the customer. Kennedy et al., (2006) limits the CRM into IT facet only. They defined that the CRM is the information technology face of the business processes that aims to establish enduring and mutually beneficial relationships with customers in order to drive customer retention, value and profitability up. Rosenberg (2004) mentioned that CRM is the strategic use of information, processes technology and people to manage the customers' relationship with company across the whole customer life cycle. Broady-Preton et al., (2006) defined the CRM as a prospective of how value is created for customers.

CONCEPTUAL BACKGROUND OF THE STUDY**SERVICE QUALITY IN BANKS**

Service quality is conceptualized as providing services to meet customers' requirements, needs and their expectation of services (Lam and Zhang, 1999), which underlines the GAPS model for measuring service on quality (Parasuraman et al., 1985). Service quality is believed having direct influence on loyalty in terms of recommendations (Parasuraman et al., 1991). Sivadas and Baker Prewit, 2000), and also, favourable attitude towards the firm over potential alternatives (Sivadas and Baker-Premitt, 2000), and also, word-of-mouth, punches intention, and price sensitivity, (Bloemer, et al., 1999. The service quality of banks have been measured with the help of the variables identified by the previous studies (Schmenner, 2004; Jamal and Nasser 2002; Vanniarajan and Gurunathan, 2007; Zillur Rehman, 2005; Vanniarajan and Meenakshinathan, 2007).

CUSTOMER INTERACTION MANAGEMENT

Interaction plays a lead role in building customer relationships. Customer Interaction Management constitutes the customer relationship technologies with addition of technology-based interactive solution. The interactive channels that are currently available enable very effective customer interactive communications which leads to customer interaction management, which is an important dimension of customer relationship management. (Greenberg, 2003; Foss, 2000).

In view of technology growth, the interaction management is facilitated by communication in terms of media, message, speed, accuracy, distance, content, reach, repetition and so on.

The customer interaction management is an intensive interaction between the bankers and the customers which leads to relationship building. A set of special skills in addition to commonly required managerial skills in general and marketing skills in particular, is required for effective customer interaction management in banks. The specialized skills are skill to communicate, listen, tolerate, convince advice, educate, speedy service, and innovative, accountable, keep up promises, develop expertise, retain humanity respect-sentiments, high tech service and motivate others (Injazz and Karen, 2003). In addition to the above skills, it is also essential that the personnel involved in customer interaction management should have sound knowledge as regards the bank in term of its structure, style, strategy, policy, procedure, programme, the marketing mix in terms of products and services, promotion, pricing, place, competitors and the customers. This understanding coupled with the skills would help more significantly in the process of achieving the ultimate objective of CRM.

CUSTOMER RETENTION MANAGEMENT

The banks, in order to achieve success in its attempt of retaining customers should be a learning organization. A learning organization can easily adapt itself to meet the growing requirements of the customers and thereby retain customers for a long period. Banks should learn from the point of view of customers' preferences, competitors' strategies, technological advances, social, cultural changes, life style, spending and consumption patterns and the like. (Bose, 2002)

The banks should assume the characteristics of a market leader. Usually customers fall in line with market leaders more easily, in view of the advantages they would gain from those market leaders. Banks should be more innovative. Innovation, in terms of each component of marketing mix, relationship-building methods, incentive and rewards would be more helpful to retain customers. The banks should evolve effective customer care programmes, which provides personalized care to all customers and would lead towards effective customer retention. (Sascha, 2003; Reynolds, 2002).

CUSTOMER SERVICE STRATEGIES

Customer service strategies are the most important dimension on which the success of customer relation management hinges. In the wake of intense competition amongst banks on the one hand and between banks and non-financial institution on the other, satisfaction of customer service strategies has assumed a larger dimension. The most important objectives of satisfaction of customer service strategies in banking sector are to retain existing customers and to add new customers. The range of service strategies of the banks include. Single window services (Sheth and Parvatjar (1995); Anywhere banking (Romamo and Fjermested, 2002); Any time banking; Charge free banking; phone banking; Electronic fund transfers; Doorstep services, Internet banking and so on (Anand, 2008).

CUSTOMER SATISFACTION

Consumer satisfaction has been recognized in marketing through and practice as a central concept as well as an important goal of all business activities (Yi 1990; Anderson et al., 1994). Oliver (1980) defined that "customers satisfaction is a summary of psychological states when the emotions surrounding disconfirmed expectations are coupled with the consumers' prior feelings about consumption experience". Parasuraman et al., (1994) suggested that the customer satisfaction is influenced by service quality, product quality and cost. Overall satisfaction refers to the customers rating on a particular event based on all dimensions and experiences (Johnsons and Fornell, 1991). The customer satisfaction on the service offered by the provider has been measured by few or more variables, depends upon the industry (Kristensen et al., 2000; and Oh, H, 1999).

CUSTOMER LOYALTY

Customer loyalty refers to strong favorable attitude towards a particular brand and also leads to repeat purchase of the same brand (Day, 1969). Customer loyalty is a relationship between relative attitude towards an entity and repeat patronage behavior (Dick and Basu, 1994). The stochastic approach assures customer loyalty as behaviour (Ehrenberg, 1988). The deterministic approach assumes customer loyalty as an attitude (Fournier and Yao, 1997). The operational measures in deterministic approach are preference, buying intention, supply prioritization and recommendation (Kim et al., 2004; Gerpott et al., 2001).

RESULTS AND DISCUSSION**SERVICE QUALITY OF COMMERCIAL BANKS**

The primary aim of the CRM in the commercial banks is providing better service quality to their customers. Hence it is included in the present study. The service quality of the commercial banks has been measured with the help of the related variables. The number of variables included to measure the service quality of commercial banks depends upon the nature of the study and also the capability of the researcher. Even though, the service quality variables are too many, the present study confines to 23 variables. The customers are asked to rate the 23 variables at five point scale according to their order of perception from highly satisfied to highly dissatisfied. The assigned scores on these scales are from 5 to 1 respectively. The mean scores of each service quality variables among the customers in the NPSBs and the OPSBs have been computed separately in order to exhibit the customers' perception on service quality variables. The 't' test has been used to find out the significant differences among the two groups of customers regarding their perception on service quality variables. The results are given in Table 1.

TABLE 1: CUSTOMERS' PERCEPTION ON SERVICE QUALITY VARIABLES

Sl. No.	Service Quality variables	Mean score among customers in		t' statistics
		NPSBs	OPSBs	
1.	Prompt service	3.9096	3.2156	2.7157*
2.	Simplified formalities	3.6617	3.7024	-0.2345
3.	Timely service	3.9319	3.1085	2.9021*
4.	Competency of employees	3.9882	3.2144	2.7336*
5.	Knowledge of employees	3.8684	3.0663	2.8018*
6.	Know your customers among employees	3.9909	3.1041	2.9969*
7.	Assured services	3.7764	3.0144	2.3144*
8.	ATM facilities	3.8518	3.6221	0.5065
9.	Attending the customers calls	3.9029	3.0441	3.0114*
10.	Lesser paper work	3.9111	3.1408	2.7369*
11.	Understanding customer needs	4.0217	3.2762	2.6501*
12.	Supply correct information	3.9646	3.3081	2.1772*
13.	Patience among employees	3.9919	3.1140	2.8909*
14.	Redressal of complaints	4.0618	3.2089	2.6505*
15.	Reliable employees	3.8554	3.0491	2.9172*
16.	Employees willingness to help	3.9908	3.2145	2.7661*
17.	Response to customer request	3.8144	3.0227	2.8064*
18.	Personalized service	3.9097	3.1144	2.9125*
19.	Being sincere in solving problems	3.9344	3.2046	2.8506*
20.	Trust worthy employees	3.8085	3.0911	2.7332*
21.	Continuously courteous	3.9146	3.1732	2.8608*
22.	Privacy	3.8646	3.0214	2.9793*
23.	Feeling of safety	3.9545	3.1449	2.8088*

* Significant at five per cent level.

The highly perceived service quality variables among the customers in the NPSBs is understanding customer needs and redressal of complaints since their respective mean scores are 4.0217 and 4.0618. Among the customers in the OPSBs, these two service quality variables are simplified formalities and the ATM facilities since their mean scores are 3.7024 and 3.6221 respectively. Regarding the customers' perception on the service quality variables, significant differences among the two groups of customers have been noticed in all the service quality variables except simplified formalities and the ATM facilities since their respective 't' statistics are not significant at five per cent level.

CUSTOMER INTERACTION AT COMMERCIAL BANKS

One of the important expected consequences of the CRM at the commercial banks are enrichment of customer interaction by the bank employees. Hence it is included as second outcome variables of the CRM established in the commercial banks. The customer interactions at the commercial banks have been measured with the help of 16 variables drawn from review of the previous studies. The customers are asked to rate these 16 variables at five point scale from very high to very low. The assigned scores on these scales are from 5 to 1 respectively. The mean scores of the variables in customer interaction at the NPSBs and the OPSBs have been computed separately. Regarding the view on customer interaction variables, significant differences among the two groups of employees have been examined with the help of 't' test. The results are shown in Table 2.

TABLE 2: VARIABLES IN CUSTOMER INTERACTION AT COMMERCIAL BANK

Sl. No.	Variable	Mean score among outcomes in		t-statistics
		NPSBs	OPSBs	
1.	Recognition of individuals	3.6562	2.7188	2.9196*
2.	Acquisition of interpersonal traits	3.7076	2.8022	3.2865*
3.	Motivation by employees	3.5081	2.5149	3.4086*
4.	Development of awareness	3.4461	2.6041	3.6441*
5.	Flexibility	3.8084	3.0141	2.7339
6.	Fulfillment of personal needs	3.8661	3.1443	2.8104*
7.	Provision of positive experience	3.3444	3.6556	-0.6169
8.	Educate the customers	3.8083	3.7096	0.3091
9.	Keep up the promise	3.7173	3.6888	0.4162
10.	Respect the sentiments and values	3.5089	3.6676	-0.3344
11.	Hi-Tech service	3.8183	3.5089	0.6891
12.	Work under different situation	3.7132	3.8024	-0.2451
13.	Patience of the employees	3.6674	2.6073	3.6644*
14.	Speedy service	3.7083	2.8144	2.9365*
15.	User friendly	3.7674	2.9023	2.7308*
16.	Willingness to interact	3.6671	2.8066	2.8144*

Overall Reliability coefficient: 0.7144

* Significant at five per cent level.

The highly perceived customer interaction variables among the customers in the NPSBs are fulfillment of personal needs and Hi-Tech service since their respective mean scores are 3.8661 and 3.8183. Among the customers in the OPSBs, these two are work under different situations and educate the customers since their respective mean scores are 3.8024 and 3.7096 respectively. Regarding the customer's view on the customer interaction variables, significant differences among the customers in the NPSBs and the OPSBs have been identified in the case of recognition of individuals, acquisition of interpersonal traits, motivation by employees, development of awareness, flexibility, fulfillment of personal needs, patience of the employees, speedy service, user friendly and willingness to interact since their respective 't' statistics are significant at five per cent level. The scores of the 16 variables have been included for the reliability analysis. The overall reliability coefficient (0.7144) indicates that the included 16 variables explain the customer interaction to the extent of 71.44 per cent.

CUSTOMER RETENTION AT COMMERCIAL BANKS

One of the important objectives of the CRM is to retain the existing customers. Since the cost of retaining the existing customers is lesser than the cost of attracting one new customer, all banks are trying to retain their customers by providing more services and better service quality. The customer retention at the commercial banks has been measured with the help of fifteen variables in the present study. The customers are asked to rate these variables at five point scale

according to the order of existence at their banks. The mean scores of each variable in customer retention among the customers in the NPSBs and the OPSBs have been computed separately. The results are given in Table 3.

TABLE 3: VARIABLES IN CUSTOMER RETENTION AT COMMERCIAL BANKS

Sl.No.	Variables in customer retention	Mean score among consumers in		t-statistics
		NPSBs	OPSBs	
1	Innovative services	3.7374	3.0265	2.7365*
2	Customer care programmes	3.9196	3.1144	2.9088*
3	Complaint management system	3.9078	3.8776	3.4146*
4	Customer-centric approach	3.8823	3.6044	0.7109
5	Employee involvement	3.7799	2.6699	3.6533*
6	Segmentation strategies	3.9033	3.6881	0.7138
7	Value added services	3.7391	3.6144	0.3469
8	Customer empowerment	3.8224	3.7033	0.1477
9	Transparency	3.4541	3.6542	-0.4569
10	Nominal service charges	3.2145	3.8563	-2.8664*
11	Feedback system	3.6642	3.5033	0.7611
12	Customers meet	3.3881	3.3642	0.1022
13	Advanced Technology	3.8899	3.1443	2.6881*
14	Modern banking services	3.9081	3.1081	2.7913*
15	Learning organization	3.8084	3.0664	2.8144*

* Significant at five per cent level.

The highly perceived variables among the customers in the NPSBs are customer care programmes and modern banking service since their respective mean scores are 3.9196 and 3.9081. In the OPSBs, these variables are nominal service charges and customer empowerment since their respective mean scores are 3.8563 and 3.7033. Regarding the perception on customer retention variables, significant differences among the two groups of customers have been noticed in the case of innovative services, customer care programmes, complaint management systems, employee involvement, nominal service charges, advanced technology, modern banking services and learning organizations since their respective 't' statistics are significant at five per cent level.

CUSTOMER SERVICE STRATEGIES (CSS) AT COMMERCIAL BANKS

The commercial banks have applied so many service strategies to maintain a good relationship with their customers. They applied so many customer strategies to maintain the CRM at their banks to retain their customers and also generate the customers' loyalty. Even though, the customer service strategies are too many, the present study confines to only 13 variables namely cross-selling to products, up-selling of products, single window services, 24 hours service, anywhere banking, change free banking, global banking, telephone banking, internet banking, door step services, preferential pricing, insurance advice and bank assurance. The customers are asked to rate the above said 13 variables at five point scale according to the order of implementation at their banks. The assigned scores on these scales are from 5 to 1 respectively. The mean scores of each variable in the CSS among the customers in the NPSBs and the OPSBs have been computed separately. Regarding the implementation of the variables in the CSS, significant differences among the two groups of customers have been examined with the help of 't' test. The results are given in Table 4.

TABLE 4: CUSTOMER SERVICE STRATEGIES (CSS) AT COMMERCIAL BANKS

Sl.No.	Variables in CSS	Mean score among customers in		t-statistics
		NPSBs	OPSBs	
1	Cross-selling of products	3.8643	3.6233	0.7886
2	Up-selling of products	3.8134	3.4144	1.6557
3	Single window services	3.6673	3.2667	1.3085
4	24 hours service	3.5942	3.3038	0.4582
5	Anywhere banking	3.8908	3.1446	2.8018*
6	Charge free banking	3.9144	3.2033	2.5676*
7	Global banking	3.9903	3.1041	2.8184*
8	Telephone banking	3.8145	3.1208	2.7961*
9	Internet banking	3.9096	2.9697	3.3044*
10	Door step services	3.9908	3.0211	3.2162*
11	Preferential pricing	4.0143	3.3306	2.6617*
12	Insurance advice	3.9697	3.4708	1.3092*
13	Bank assurance	3.8908	3.4456	1.1445

The highly perceived variables in the CSS among the customers in the NPSBs are preferential pricing and door step services since their respective mean scores are 4.0143 and 3.9908. Among the customers in the OPSBs, these two variables are cross-selling of products and insurance advice since their mean scores are 3.6233 and 3.4708 respectively. Regarding the perception on the implementation of variables in the CSS significant differences among the customers in the NPSBs and the OPSBs have been noticed in the case of anywhere banking, charge free banking, Global banking, telephone banking, internet banking, door step services and preferential pricing since their respective 't' statistics are significant at five per cent level.

CUSTOMER SATISFACTION ON COMMERCIAL BANKS

The aim of the establishment of the CRM at the banks is to generate customer satisfaction since the customer satisfaction is pre requisite for the customer loyalty. The customers' satisfaction towards the commercial banks has been measured by several variables in several studies. In the present study, the customer satisfaction is measured with the help of 5 variables. The customers are asked to rate the 4 variables at five point scale from highly agree to highly disagree. The assigned scores on these scales are from 5 to 1 respectively. The mean scores of the variables among the customers in the NPSBs and the OPSBs have been computed separately. The 't' test has been applied to examine the significant difference among the two groups of customers regarding their views on the variables in customer satisfaction (CS).

TABLE 5: VARIABLES IN CUSTOMER SATISFACTION (CS) AT COMMERCIAL BANKS

Sl.No.	Variables in CS	Mean score among customers in		t-statistics
		NPSBs	OPSBs	
1	Current service provider meet all your pre-purchase expectations	3.6037	3.2142	1.3454
2	Overall service is good	3.7318	3.0415	2.5717*
3	Satisfied with the current service provider	3.7033	3.0133	2.6076*
4	Satisfied with the overall service package	3.8242	2.9346	2.9794*
5	Worthiness of the spending on the services	3.6623	3.0432	2.4313*

*Significant at five per cent level.

Table 5 explains the mean score of the variables in customer satisfaction, in the NPSBs and the OPSBs and also its respective 't' statistics. The highly viewed variables among the customers in the NPSBs is satisfaction on the overall service package since its mean score is 3.8242 whereas among the customers in the OPSBs, it is meeting of all expectation of customer since its mean score is 3.2142. Regarding the customers' perception on these variables, significant differences among the two groups of customers have been identified in the perception on overall service, satisfaction current service provider, satisfied with overall service package and worthiness of spending on the services since their respective 't' statistics are significant at five percent level.

CUSTOMERS LOYALTY ON COMMERCIAL BANKS

Customer loyalty is an outcome of the extreme level of customer satisfaction. The customers are becoming loyal to the bank when they are repeatedly satisfied with the services offered by the commercial banks. The establishment of customer loyalty is the most important objective of the CRM at the commercial banks. In the present study, the customer loyalty is measured with the help of six statements. The customers are asked to rate these six statements at five point scale from highly agree to highly disagree. The mean scores of each statement among the customers in the NPSBs and the OPSBs have been computed separately. The 't' test has been applied to examine the significant differences among the two groups of customers regarding their attitude towards the statements.

TABLE 6: STATEMENTS RELATED TO IN CUSTOMER LOYALTY OF COMMERCIAL BANKS

Sl. No.	Statements related to customer loyalty	Mean score among customers in		t-statistics
		NPSBs	OPSBs	
1.	I will go on using this same service provider	3.2411	2.7562	1.8144
2.	I recommend this service provider to others	3.3344	2.4086	2.7172*
3.	I encourage friends and relatives who plan to avail the service	3.0961	2.2144	2.9086*
4.	My service provider is a leading firm in this sector	3.1141	2.1798	3.1676*
5.	My service provider has a positive image	3.0139	2.2449	2.7949*
6.	I wish to have one more account from the service provider	2.8969	2.0565	2.8464*

Table 6 explains the mean score of the statements related to customer loyalty among the customers in the NPSBs and the OPSBs. The highly viewed statements in customer loyalty among the customers in the NPSBs is recommending this service provider to others since its mean score is 3.3344 whereas in the OPSBs, it is using this same service provider since their mean score is 2.7562. Regarding the customers' view on the statements related to customer loyalty, significant differences among the two groups of customers have been noticed in five statements out of six statements.

CONCLUDING REMARKS

The present study concludes that the important consequences of the CRM practices at the commercial banks are service quality, customer interaction, customer retention, customer service strategies, customer satisfaction and customer loyalty. The degrees of the impact of the CRM implementation on various consequences are higher in the new private sector banks than in the old private sector banks. Hence, it is concluded that the new private sector banks are implementing the CRM practices at a better manner and also reap higher advantages from it.

DIRECTIONS FOR FURTHER RESEARCH

The present efforts are directed to study the consequences of Customer relationship management in private banks. This is an empirical study which would be a useful contribution. However, for arriving at any generalization it is highly desirable to undertake more such empirical studies. The further research must direct itself for conducting such investigations. This will make the applications more meaningful to make CRM more effective.

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