INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

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10. **FIGURES &TABLES**: These should be simple, crystal clear, centered, separately numbered &self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. It should be ensured that the tables/figures are referred to from the main text.

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- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parentheses.
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BOOKS
- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS
- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS
- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES
- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES
- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES
- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

ANTECEDENTS OF CUSTOMER RELATIONSHIP MANAGEMENT AND ITS IMPACT ON CUSTOMER LOYALTY IN BANKING SECTOR

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ABSTRACT

The purpose of this study is to examine the impact of various antecedents of customer relationship management and its impact on customer loyalty. The target population of the study is commercial bank customers of Theni Taluk in Theni District, Tamilnadu. The questionnaire method was followed to collect data from the customers. The statistical tools like Cronbach Alpha, Factor Analysis and Multiple Regression Analysis was used in this study. The result revealed that there is a significant impact on service quality, communication, commitment aspects of customer relationship management and customer loyalty. The study noted that there is no significant impact on customer satisfaction and conflict handling aspects of customer relationship management with customer loyalty. The research study findings have substantial implications for bank managers. The identification of various antecedents of customer relationship management helps the bank manager to design an effective CRM strategy for maintaining relationship with customers.

KEYWORDS
Commitment, Conflict Handling, Customer Relationship Management, Loyalty, Service Quality.

INTRODUCTION

Deregulation, information technology and ongoing globalization have changed the competitive landscape in the service sector, banking sector is no exception (Christer Standberg et al., 2012) As a result interbank competition has intensified (Gan et al., 2006) and banks have adapted their marketing to this changing reality (Dibb and Meadows, 2001; Arasli et al., 2005 ; Tsoukatos and Mastrojianni, 2010) To achieve success in the complex and competitive market researchers have suggested a number of key areas that need to be considered and one of these key areas is leveraging firm customer relationship (Nelson oly Ndubisi et al., 2007) Relationship marketing is considered to be accepted wholeheartedly by marketing practioners and scholars (Barnes, 1995). Banks have recognized the importance of customer relationship management. Retaining old customer also costs less than acquiring new customers. The company knows the customer's needs and wants, (Davidow and Utall, 1989) and old customers also pay less attention to competing brands and advertising, are less price sensitive and create favorable words of mouth (Desai and Mahajan, 1998). Several prominent authors (Berry et al .,1983; Gummerson 1990; Gronroos, 1996; Wang et al., 2004, Sin et al., 2005, Ndubisi et al., 2007, Chahal and Kumari, 2010; Lo et al.,2010; Basar et al., 2011, Momoun et al., 2011) have identified various constructs in the arena of customer relationship management relating to several industries. Amazingly, there is still much debate on what constitutes CRM (Nevin, 1995, Parvatiyar and Sheth, 2001; Sin et al., 2005; Agariya & Singh, 2012). Relationship marketing aims to establish, maintain and enhance relationships with customers and other partners, at a profit, so that the objectives of the parties involved are met (Gronroos, 1994). The term relationship marketing and customer relationship management are almost used interchangeably in many of the late works of prominent authors (Arun Kumar Agariya, 2012) and for developing a comprehensive list of CRMr pactices, there is an essential requirement for designation of important constructs of customer relationship management(CRM). Therefore relationship marketing as an emerging discipline is in need for further theoretical development (Gummesson, 2002) .. The cost of retaining an existing customer is lower than that of finding new customers (Lewins, 1987, Desatnick, 1988, Stone et al.,1996; Bitran and Mondschein, 1997; Chattopadhyah, 2001; Massey et al.,2001) .Customer relationship management (CRM) are one of the tools for retaining customers (Debjain Sahoo, 2011). Service Quality was one of the most important issues in maintaining a sustainable relationship with the customers (Peng & Wang, 2006). With this background, the present study examines antecedents of various factors in customer relationship management in banking sector and impact on customer loyalty.

REVIEW OF LITERATURE

Several studies addressed various facets of CRM and its impact on Loyalty. Arun Kumar Agariya and Deepali Singh (2012) Developed CRM scale development and validation in Indian Banking Sector. They identified the organization structure and customer support service quality, trust, technology, Perrsonalization and market orientation were critical factors of CRM. Even though marketing researcher have identified various factors for retaining customers, very important are customer satisfaction, trust, commitment (Morgan and Hunt, 1994) Loyalty (Berry and Parasuraman, 1991) and Service Qualtiy (Guo et al, 2008). Nelson oly Ndubisi (2007) identified relationship quality antecedents and identified that significant positive relationship between trust, commitment and conflict handling on relationship quality. Saravana Kumar and Senthil Kumar examined the impact of customer relationship marketing strategy and customer loyalty. The study revealed that customer relationship marketing strategy has a positive impact on customer loyalty in banking sector. A study conducted by Gurjeet Kaur et al .,(2011) revealed that relationships, satisfaction emerged as the strongest factors which influence switching barriers of customers. Rust and Zahorik (1993) Opined that the retention rates are driven by customer satisfaction, which in turn increase market share. Numerous studies have examined the importance for a business of retaining its customers in great depth, and suggesting that retention leads to increased market share and generate profits (Fornell, 1992: Buttle, 1996: Rust et al ., 1996: Hillier, 1999).

Customer satisfaction and loyalty are highly correlated (Athanassopoulos et al.,2001: Hallowell, 1996: Silcvestro and Cross, 2000) .Several studies have established the positive links between loyalty and firm profitability. (Anderson et al., 1994: Hallowell, 1996: Reichheld, 1996: Silvestro and Cross, 2000). Customer Satisfaction with a company's products (or) services is the key to customer retention, the company's success and long term competitiveness. (Henning – Thurau & Klee, 1997) customer loyalty has been considered as an important source of long term business success (Rust and Zahorik, 1993) and Building a relationship with a customer is a good way to retain loyal customers in the long run (Sheaves and Barnes, 1996).

Customer loyalty, a key mediating variable in explaining customer retention (Pritchard and Howard, 1997) and loyal customers are less likely to switch to a competitor due to price inducement and these customers make more purchases as compared to less loyal customers (Baldinger and Rubinson, 1996). Core Service, human element, non-human element, Tangibles and social responsibility were the service quality dimensions identified by Suresh Chandar et al., (2001).

Several studies have found that improved service quality increased customer satisfaction in the Indian Banking sector (Lenka et al., 2009, Bedi, 2010; Kaura and Datta, 2012). A study conducted by Boulding et al.,(1993) found a positive relationship between service qualities and repurchase intentions and willingness to recommend. A study conducted by Parasuraman et al., (1988) found that service quality is an antecedent of customer satisfaction; Numerous studies have shown that improved service quality will result in more customer satisfaction (Bitner et al, 1994: Cronin & Taylor, 1992). Even though several studies have been conducted related to the antecedents of customer relationship and its impact on customer loyalty in banking sector, most of the studies either been conducted in metropolitan cities (or) western countries. Therefore the researcher intends to fill the gap by studying antecedents of customer relationship and impact of customer loyalty in the Theni Taluk of Theni district.

CONSTRUCT DEVELOPMENT

The variables relating to the present studying is drawn from different source .communication, commitment and conflict handling are drawn from Morgan and Hunt (1994) and variables relating to service quality which consists of five variables are drawn from the model developed by Parasuraman et al .,(1988) and related students of Parasuraman et al .,(1985). The variables relating to customer satisfaction which consists of two statements were drawn from Chrchill and Surprenant (1982) and Ndubisi (2003).

RESEARCH METHODOLOGY

The target population of the present study is commercial bank customer in the Theni Taluk of Theni District. In Theni Taluk 19 public sector banks and 9 private sector banks are there out of 28 banks, twenty customers are drawn as a sample customer with the help of bank managers. While selecting customers, the following criteria have been adapted.

❖   The customer should have an account with a bank for a period of at least two years.
❖   The minimum balance of any account should be at least Rs. 1,00,000/-

The total sample size comes to 560 customers. Before collecting data pilot study was conducted. Based on the pilot study, suitable modification has been made in the questionnaire. The researcher used questionnaire method for collecting data. The researcher obtained 352 filled questionnaires out of 352 filled questionnaires, 34 questionnaires were dropped on account of incomplete information in the questionnaire. The researcher used 318 questionnaires for further analysis. Therefore the total sample of the present study is 318 respondents and the response rate was 56.78 percent . The data were collected from the period of Jan 2013 to April 2013. The questionnaire consists of two parts. The first part of the questionnaire consist of the demographic profile of the respondents and the second part of the questionnaire consist of factors leading to customer relationship management and loyalty. The respondents were asked to rate the variable in the questionnaire at five point scale. The scores awarded to the response of each variable were Very High, High, Moderate, Low, Very Low. With this back ground, the researcher intend to study the antecedents of customer relationship and its impact on customer loyalty in Banking Secor.

OBJECTIVES OF THE STUDY

This study is undertaken with the following objectives.
1.   To identify the various antecedents of customer relationship management in the banking sector.
2.   To examine the impact of different antecedents of customers relationship management and customer loyalty.

INSTRUMENT VALIDITY

The internal consistency of the instrument was tested with reliability analysis. The reliability test was to run to determine how strongly the attributes were related to each other (Hair et al., 2003).Reliability estimates (Cronbach's Alpha) for the construct's dimensions as follows. Communication (0.787), Conflict handling (0.783), Service Quality (0.711), Commitment (0.724) and Satisfaction (0.702), suggesting a high degree of reliability. The results very well exceed 0.60 (hair et al., 1998) Lower limit of acceptability.

RESULTS AND DISCUSSION

TABLE NO. 1: PROFILE OF THE SAMPLE RESPONDENTS

Variables	Respondents (in Numbers)	Respondents (In Percentage)
Gender:		
Male	210	66.04
Female	108	33.96
Age		
Less than 25	98	30.8
25.1 to 35	112	35.2
35.1 to 45	69	21.7
45.1 to 55	39	12.3
Occupation		
Government	75	23.6
Private	79	24.8
Business	112	35.2
Professionals	52	16.4
Education		
Up to +2	74	23.3
UG	102	32.1
PG	95	29.9
Professionals	47	14.8
Family Type		
Nuclear	279	87.7
Joint Family	39	12.3
Monthly Income		
Below Rs. 20,000	27	8.5
Rs. 20,001 to Rs. 30,000	95	29.9
Rs. 30,001 to Rs. 40,000	66	20.8
Rs. 40,001 to Rs. 50,000	91	28.6
Above Rs. 50,001	39	12.3
Account Type		
Savings Bank	138	42.37
Current Account	81	25.47
Fixed Deposit	99	31.16

Table No: 1 presents the demographic profile of the respondents. As far as gender is concerned 66.04 percent of the respondents were male, and 35.2 percent were in the age group of 25.1 to 35, 35.2 percent of respondents were business man, 32.1 percent of respondents had undergraduate qualification, 87.7 percent of the respondents living in Nuclear family, 29.9 percent of respondents earned monthly income between Rs. 20,001 to Rs. 30,000 and 43.37 percent of respondents had saving bank account.

EXPLORATORY FACTOR ANALYSIS

To explain the variables of the antecedents of customer relationship management, the factor analysis was performed. Before administering the factor analysis the data validity for factor analysis is tested with the help of Kaiser-Mayer-Olkin (KMO) measures of sampling adequacy and Bartlett's test of Sphericity. The KMO measures of sampling adequacy (0.868) and Zero present level of significance of Chi-Square satisfy the condition the conditions of validity of data for factor analysis. The factor analysis results in five important factors. The variables relating to antecedents of service quality are exhibited in Table No: 2

TABLE NO. 2: ANTECEDENTS OF CUSTOMER RELATIONSHIP MANAGEMENT FACTORS

S.No	Factors	Number of Variables Included	Reliability coefficient	Eigen Value	Percentage of Variance Explained	Cumulative Percent of Variable Explained
1	Communication	4	0.787	5.914	32.857	32.857
2	Conflict Handling	4	0.783	2.295	12.752	45.609
3	Service Quality	5	0.711	1.243	6.906	52.515
4	Commitment	3	0.724	1.061	5.893	58.408
5	Satisfaction	2	0.702	1.013	5.631	64.038
Total		18				
KMO Measures of Sampling Adequacy: 0.749				Bartlett's Test Sphericity Chi-Square Value: 1.889E3		

The narrated five antecedents of customer relationship management factors (CRMF) explained the variables in CRMF to the extent of 64.038 percent. The most important CRMF factor is communication since it's respective Eigen Value is 5.914. It consists of four CRMF variables with the reliability coefficient of 0.787. Since the second and third important factors are conflict handling and service quality since their Eigen Values are 2.295 and 1.243. The variables explained by these factors are 12.752 and 6.906 percent respectively. The commitment consists of three ACR variables with reliability co-efficient of 0.724. The next important CRMF factor is satisfaction since its respective Eigenvalues are 1.013, it consists of two variables with the reliability co-efficient of 0.702.

MULTIPLE REGRESSION

In order to measure the impact of different antecedents of customer relationship and customer loyalty, multiple regression analysis has been administered. Customer loyalty was used as a dependent variable whereas the independent variables were communication, conflict handling, service quality, commitment and satisfaction.

TABLE NO: 3 CONTRIBUTION OF VARIABLES IN THE DIMENSIONS OF SERVICE QUALITY DEPENDENT VARIABLE CUSTOMER LOYALTY SCORE (Y)

Independent Variable	Understandized Co-efficient	Standard Error	Standerdadized Coefficient Beta	t-Value	Significance
Constant	3.903	0.547		7.130	0.000
Employees Personal Relations (x_1)	1.952	0.365	1.213	5.355	0.000**
Customer's Best Interest at Heart (x_2)	1.641	0.342	0.903	4.802	0.000**
Consistency of Service (x_3)	1.329	0.341	1.078	3.902	0.000**
Employees Interest (x_4)	0.895	0.359	0.658	2.491	0.014
Confidence and Safety (x_5)	0.385	0.149	0.267	2.588	0.11
R^2	0.463				
Adjusted R^2	0.419				
F	8.226				

**1 % Level of significance.

$$Y = 3.903 + 1.952 X1 + 1.641 X2 + 1.329 X3 + 0.895 X4 + 0.385 X5$$

The results exhibit that there is a strong and significant relationship between service quality of Customer relationship management and customer loyalty (F = 8.226, F statistic < 0.00) The R^2 value = 0.463 revealed that the independent variables explained 46.3 percent of the variance in customer loyalty with an adjusted R^2 of 41.9 percent. Among the independent variables, Employees personal relation was found to be important determinants of customer loyalty (β = 1.213, t = 5.355, P 0.000 < 0.05). similarly this was followed by customer's best interest at heart (β = 0.903, t = 4.802, P 0.000 <0.05) .In addition to this consistency of service was found to be key determinants of customer loyalty (β = 1.078, t = 3.902, P 0.000 <0.05). The employee behavior, and confidence and safety factor is not statistically significant in determining customer loyalty since their respective (β = 0.658, t = 2.491, P 0.000> 0.05 and β = 0.267, t = 2.588, P 0.000 > 0.05).

TABLE NO: 4 CONTRIBUTION OF VARIABLES IN THE DIMENSIONS OF COMMUNICATION DEPENDENT VARIABLE: CUSTOMER LOYALTY SCORE (Y)

Independent Variable	Understandized Co-efficient	Standard Error	Standerdadized Co-efficient Beta	t-Value	Significance
Constant	3.253	0.469		6.939	0.000
Bank Provides timely and trustworthy information (x_1)	0.658	0.096	0.622	6.853	0.000**
Bank provides information if there is any service(x_2)	0.637	0.091	0.573	7.013	0.000**
Bank fulfills its promises (x_3)	0.727	0.112	0528	6.463	0.000**
Information is provided by the bank is accurate (x_4)	0.125	0.107	0.121	1.163	0.247
R^2	0.591				
Adjusted R^2	0.577				
F Statistic	41.577				

** significant at 1% level.

$$Y = 3.253 + 0.658 X1 + 0.637 X2 + 0.727 X3 + 0.125 X4$$

The result clearly revealed that there is a significant relationship between communication aspects of customer relationship management and customer loyalty (F = 41.577, F Statistic < 0.00) The R^2 value = 0.591 revealed that independent variables explained 59.7 of the variance in customer loyalty with an adjusted R^2 of 57.7. Among the independent variables, bank provides timely and trustworthy information has a strong impact on customer loyalty (β = 0.622, t = 6.853, P < 0.05) This was followed by bank provided information if there is any service (β = 0.573, t = 7.013, P < 0.05), bank fulfill its promises (β = 0.528, t = 6.463, P < 0.05) The information provided by bank is accurate (β = 0.121, t = 1.163, P = 0.247 > 0.05) but this factor is not statistically significant in determining customer loyalty.

TABLE NO: 5 CONTRIBUTION OF VARIABLES IN THE DIMENSIONS OF COMMITMENT DEPENDENT VARIABLE: CUSTOMER LOYALTY SCORE (Y)

Independent Variable	Understandized Co-efficient	Standard Error	Standerdadized Coefficient Beta	t-Value	Significance
Constant	2.589	0.465		5.569	0.000
Bank offers personalized services to meet customer needs	0.661	0.090	0.621	7.334	0.000**
The bank is flexible when its services are changed	0.457	0.095	0.451	4.793	0.000**
The bank is flexible in serving my needs	0.536	0.112	0.407	4.803	0.000**
R^2	0.561				
Adjusted R	0.545				
F	36.706				0.000

**Significant at 1 percent level

$Y = 2.589 + 0.661 X1 + 0.457 X2 + 0.536 X3$

The result of the multiple regression analysis for commitment is summarized in Table No: 5 the result clearly revealed that there is a significant relationship between conflict handling aspects of customer relationship management and customer loyalty (F = 36.706, F Statistic < 0.00) The R^2 value 0.561 revealed that independent variables explained 56.1 percent of the customer loyalty with an adjusted R^2 of 54.5. Among the independent variable, bank offers personalized services to meet customer needs was found to be important determinants of customer loyalty (β = 0.621, t = 7.334, P = 0.000 < 0.05) Similarly, this was followed by bank is flexible when its services are changed (β = 0.451, t = 4.793, P = 0.000 < 0.05) and bank is flexible in serving my needs (β = 0.407, t = 4.803, P = 0.000 < 0.05).

CONCLUSION

In conclusion, this research identified five key dimensions of various antecedents of customer relationship management. They are communication, conflict handling, service quality, commitment and satisfaction. The aim of this study was examining the impact of different dimensions of customer relationship management and loyalty. In order to assess the impact of different antecedents of customer relationship management and customer loyalty, multiple regressions were used. From this study, it was found that there is a significant impact on service quality, communication, commitment aspects of customer relationship management and customer loyalty. The study found that there is no significant impact on customer satisfaction and conflict handling aspects of customer relationship management. Therefore managers and marketers in banking sector in particular, other service sector in general should enhance the commitment, communication and enhance service quality dimensions of customer relationship which may lead to customer loyalty.

DIRECTION FOR FURTHER RESEARCH

This study examined various antecedents of customer relationship and its impact on customer loyalty. This study was carried out only in the Theni Taluk of Theni District. The same work can be conducted in other regions of the country. Furthermore, this study can be extended by comparing various antecedents of public sector banks, and private sector banks and foreign banks. Similarly this research can be extended to other industries as well. Another scope for future research is to include a number of antecedents of customer relationship variables not used in the present study.

MANAGERIAL IMPLICATIONS

The research study findings have significant implications for bank managers. The study identified various antecedents of customer relationshipmanagement in the banking sector and this can be implemented to enhance the relationship with customers. The five antecedents namely, Communication, Conflict Handling, Service Quality, Commitment, Satisfaction. The identification of the various antecedents of customer relationship management helps the bank manager to design an effective CRM strategy for maintaining relationship with customers. Therefore bank managers and top management of the bank should focus on these antecedents to improve the relationship with the customers. The findings of the study also reveal that service quality, communication, commitment has an impact on customer loyalty. This will help bank managers ascertain priorities in implementing various CRM strategies.

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