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IMPACT OF CUSTOMER DEMOGRAPHICS ON THE CRM AWARENESS AND EFFICIENCY: AN EXPLORATORY STUDY OF THE FIVE SELECT PUBLIC SECTOR BANKS IN INDIA

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ABSTRACT

The major objective of this research study is to analyze the nature and impact of customer demographics (gender, occupation and tenure of banking) on the CRM awareness and efficiency from five select public sector commercial banks that are located in Hyderabad and Secunderabad cities of Andhra Pradesh state. A sample size of 2502 respondents was chosen and a survey instrument was designed to measure the relationship between the demographics and CRM awareness and efficiency. CRM efficiency was measured on a Likert scale of 1 to 5, where 1=Very Low, 2=Low, 3=Moderate, 4= High and 5= Very High. Chi-Square test was performed to asses the relationship between the respondents' occupation and their perception of CRM awareness. This test was also used for testing the association between the tenure of banking and CRM effectiveness. The relationship between the gender type and customers' bank preference was also tested by using Chi-Square test. In line with the research findings suggestions were offered to strengthen the service delivery in the Indian banks.

KEYWORDS

Customer Relationship Management (CRM), Principal Components Analysis (PCA and, Automated Teller Machine (ATM).

INTRODUCTION

The phenomenon of globalization has paved the way for the entry of new generation multinational (foreign) banks in general and private sector banks in particular into the Indian banking market. Several banking experts argue that the world class services that are offered by these new generation banks have a tremendous bearing on the mindset and expectations of Indian banking customers. The services that are offered by these banks are characterized on a 24 hour X 7 day a week basis with a focus on delivering higher quality of service across the multiple channels. In this context, phone banking and internet technologies have emerged as a major option before the Indian banks. In addition to these modern services such as Tele-banking, Internet banking, Mobile banking, and Automated Teller Machine (ATM) banking are also offered by Indian banks to serve customers better. It is against this backdrop, the studies on understanding the demographics of customers' and their attitudes towards customer relationship management (CRM) practices are gaining importance.

Several researches studies that were conducted on the customer service aspects of Indian banking scenario, highlighted the need for designing effective customer relationship management (CRM) systems for enhancing the customer satisfaction and loyalty. It is against this background, Reserve Bank of India (RBI) instructed all public sector banks to focus on implementing innovative customer relationship management (CRM) systems through multiple touch points of CRM systems such as call centers (to disseminate information to customers), websites (to enable flow of information from anywhere in the world), email systems and interactive kiosks (to cater to the ever changing customer needs) across various service units and support processes. Research studies further revealed that customer relationship management (CRM) is emerging as an offshoot of the modern technological landscape by incorporating customer demographics, business intelligence, and Internet proximity and therefore takes its place at the heart of the modern banks. These technological advancements and global competitive pressures have reoriented the public sector commercial banks in India to pay more attention to the changing customer needs and effective CRM interventions in the light of the changes in the consumer demographics.

LITERATURE REVIEW

There is an increasing body of research evidence which highlighted the importance of understanding the nature of customer demographics and its impact on the service delivery in Indian banks (Sureshchander et al,(2003); Gudep& Elango,(2006); Rajanish& Snageetha,(2005); Navdeep& Mohit,(2005)). Research studies also revealed that retaining current customers is a major challenge before the Indian banks. It was also observed that this is a far more difficult task than attracting new customers. In this context, several research studies that were conducted on the Indian banking scenario have revealed that customer satisfaction may in turn result in loyalty towards the brand, continuous sales and repeat purchase intentions (Pratibha et al, 2000). In this context, Niraj et al (2001) made an effort to explain why customer relationship management (CRM) philosophy fails in the Indian banking context by addressing the issue of organizational culture of the bank and its impact on the spirit of CRM implementation programs. Rajnish et al (2007) also conducted a research on CRM implementation in the Indian Public Sector Banks, with a focus on profit generation, increase of market share, cost of baking transactions and expected profit margins under the risk conditions. Several global research studies also revealed that understanding the customer demographics is critically important for the success of the banking organizations (Huber & Morgan,(2001); Caruana, (2002); .Research studies that were conducted in the Indian context also revealed that analysis of consumer

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demographics played a vital role in supporting innovative service concepts and providing novel ways of service delivery. It is against this background that research studies on the nature of consumer demographics and its impact on service delivery mechanisms are gaining validity.

NEED OF THE STUDY

The present research study is valid against the backdrop of the competitive challenges that are posed by multinational banks and private banks on account of the globalization. The invasion of banking industry by technology has created an information age and it prompted Indian public sector commercial banks to design world-class customer service systems and practices to meet the growing customer needs. It is against this background, research studies on understanding the attitudes of the customers by linking them to their demographics and the need for designing effective customer service delivery interventions are gaining importance.

OBJECTIVES OF THE STUDY

The major objectives of this research study are as following.
1.   To understand the customers' awareness of the CRM practices in the select public sector commercial banks in India.
2.   To assess the influence of occupation of the respondents on the awareness of CRM.
3.   To focus on the relationship between the tenure of banking of the customers' and CRM efficiency.
4.   To find the association between the gender and the customers' preference of the bank.
5.   To offer suggestions to improve the quality of service delivery in the Indian public sector banks.

SCOPE OF THE STUDY

The scope of the study is limited to the survey of customers of five select public sector commercial banks namely State Bank of India (SBI),State Bank of Hyderabad (SBH), Andhra Bank, Punjab National Bank and Indian Overseas Bank in Hyderabad and Secunderabad cities of Andhra Pradesh state.

RESEARCH HYPOTHESES

Three research hypotheses were formulated for this research study. They are as following.
Hypothesis 1: There is an association between the occupations of the respondents and their awareness of CRM.
Hypothesis 2: There is a relationship between the tenure of banking and CRM efficiency.
Hypothesis 3: Gender has an influence on the bank chosen by respondents.

SAMPLE SIZE AND NATURE OF RESPONDENTS

For this research study, five select public sector commercial banks were chosen which include State Bank of India (SBI), State Bank of Hyderabad (SBH), Andhra Bank, Punjab National Bank (PNB) and Indian Overseas Bank (IOB). Cluster sampling method was used for this research study.
The sample size is 2502. The respondents are drawn from five select banks, who were holding a banking account in Hyderabad and Secunderabad cities of Andhra Pradesh state in India.
The respondents were drawn from the five select banks located in two select cities. Three demographic profiles were considered for further analysis and they include occupation, gender and tenure of banking. Respondents differed in terms of four types of occupations (Government service, Private sector, retired employees who are living on pension and small scale entrepreneurs). Both male and females were considered for this research study. Respondents also differed by the number of years of the bank account (tenure). They varied in terms of 1 year account holding, 2 years account holding, 3-5 years account holding and above 6 years.

SOURCES OF DATA COLLECTION

Research data was collected from both primary and secondary sources. The primary data was collected by administering questionnaire to the respondents. Questionnaires were administered to them by meeting them in their respective offices with prior appointment. In addition to this, personal interviews were also conducted to understand the respondents' attitudes towards CRM aspects in the five select banks. Secondary data sources were also used to collect the data for this research study. Bulletins from banking staff colleges which include RBI publications and manuals were major sources of secondary data. Various other sources like journals and magazines, which focus on the contemporary issues in the banking areas, were also referred.

METHOD OF RESEARCH

A Questionnaire with 49 statements (variables) was developed to measure the attitudes of the respondents' from five select banks towards CRM practices by using Principal Components Analysis (PCA) method. Customers' awareness of CRM was tested in terms of Yes or No. CRM efficiency was measured on a Likert scale of 1 to 5, where 1=Very Low, 2=Low, 3=Moderate, 4= High and 5= Very High. Frequency distributions of the consumer demographics in terms of gender, type of occupation and tenure of banking were designed. Chi-Square test was performed to asses the association between the respondents' occupation and their awareness of CRM. The same test was used to check whether the nature of gender (male and female) has any impact on the consumers' preference for a bank. The five banks that were considered for this research study are State Bank of India (SBI), State Bank of Hyderabad (SBH), Andhra Bank, Punjab National Bank (PNB) and Indian Overseas Bank (IOB). Suggestions were offered to improve the quality of service delivery in the five select Indian banks.

FREQUENCY DISTRIBUTIONS

The frequency distributions of the respondents' awareness towards five select banks are displayed below. The frequency distributions are related to four types of tenure of banking, occupation, gender basis and awareness of CRM are displayed. The frequency distribution of response rate of respondents among the five select public sector commercial banks is also displayed below.
The frequency distribution of the response rate among the respondents of four types of tenure of banking considered for this study is displayed in Table.

TABLE 1 - DISTRIBUTION OF FREQUENCIES OF RESPONSE RATE AMONG THE FOUR TYPES OF TENURE OF BANK ACCOUNT OF THE RESPONDENTS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 Year	672	26.9	26.9	26.9
	2Years	694	27.7	27.7	54.6
	3-5 Years	627	25.1	25.1	*79.7*
	Above6 Years	509	20.3	20.3	100.0
	Total	2502	100.0	100.0	

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TABLE 2 - DISTRIBUTION OF FREQUENCIES OF RESPONSE RATE AMONG THE 4 TYPES OF RESPONDENTS

		Frequency	Percent	Valid percent	Cumulative Percent
Valid	Government Service	670	26.8	26.8	26.8
	Private Sector	672	26.9	26.9	53.6
	Savings Oriented	633	25.3	25.3	78.9
	Small Scale and Self Employed	527	21.1	21.1	100.0
	Total	2502	100.0	100.0	

TABLE 3 - DISTRIBUTION OF FREQUENCIES OF MALE AND FEMALE RESPONDENTS AMONG THE FIVE TYPES OF BANKS

		Frequency	Percent	Valid percent	Cumulative Percent
Valid	Male	1267	50.6	50.6	50.6
	Female	1235	49.4	49.4	100.0
	Total	2502			

TABLE 4 - DISTRIBUTION OF FREQUENCIES OF AWARENESS OF CRM

		Frequency	Percent	Valid percent	Cumulative Percent
Valid	Yes	1833	73.3	73.3	73.3
	No	669	26.7	26.7	100.0
	Total	2502	100.0	100.0	

TABLE 5 - DISTRIBUTION OF FREQUENCIES OF RESPONSE RATE AMONG THE FIVE SELECT BANKS

		Frequency	Percent	Valid percent	Cumulative Percent
Valid	Andhra Bank	446	17.8	17.8	17.8
	State Bank of India	533	21.3	21.3	39.1
	State Bank of Hyderabad	781	31.2	31.2	70.3
	Punjab National Bank	379	15.1	15.1	85.5
	Indian Overseas Bank	363	14.5	14.5	100.0
	Total	2502	100.0	100.0	

CHI-SQUARE TESTS

Three Chi-Square tests were conducted separately to assess the influence of customer demographics (tenure of banking, occupation and gender) on the CRM awareness and efficiency.

Initially a Chi-Square test was performed to test the association between the types of respondents based on occupation and their awareness of CRM. Both Null hypothesis (H_0) and Alternate hypothesis (H_1) are formulated and they are as following.

H_0: Types of respondents based on occupation has an influence on their awareness of CRM.

H_1: Types of respondents based on occupation has no influence on their awareness of CRM.

TABLE 6 - CHI SQUARE TABLE OF TYPE OF RESPONDENTS BASED ON OCCUPATION AND CRM AWARENESS

			CRM Awareness		
			Yes	*No*	*Total*
	Government Service	Count	445	225	670
		Expected Count	490.9	179.1	670
	Private Sector	Count	505	167	672
		Expected Count	492.3	179.7	672
	Savings Oriented	Count	502	131	633
		Expected Count	463.7	169.3	633
Respondents	*Small Scale and Self Employed*	Count	381	146	527
Type		Expected Count	386.1	140.9	527
Based on	*Total*	Count	1833	669	2502
Occupation		Expected Count	1833	669	2502
Pearson's Chi-Square Value			*0.000 at Degree Of Freedom = 3 (α = 0.05)*		

INTERPRETATION

A lower value of Pearson's Chi Square Test (0.000) demonstrates that there is a significant interrelationship between the type of respondents based on occupation and their awareness of CRM. Since this value 0.000 is less than 0.05 it can be concluded that the test is significant at α= 5%. It can also be inferred that the type of respondents based on occupation has an influence on the consumers' awareness of CRM. Therefore, the Null Hypothesis (H_0) is accepted.

Again, Chi-Square test was performed to test the association between the tenure of banking and CRM efficiency. Both Null hypothesis (H_0) and Alternate hypothesis (H_1) are formulated and they are as following.

H_0: There is an association between the tenure of banking and CRM efficiency.

H_1: There is no association between the tenure of banking and CRM efficiency

TABLE 7 - CHI SQUARE TABLE OF TENURE OF BANKING AND CRM EFFICIENCY

			CRM Efficiency					
			Very Low	*Low*	*Moderate*	*High*	*Very High*	*Total*
	1 Year	Count	84	84	179	164	161	672
		Expected Count	98.3	131.1	147.5	147.5	147.7	672
	2 Years	Count	125	161	191	146	71	694
		Expected Count	101.5	135.4	152.3	152.3	152.6	694
	3-5 Years	Count	80	124	80	199	144	627
		Expected Count	91.7	122.3	137.6	137.6	137.8	627
	Above 6 Years	Count	77	119	99	40	174	509
		Expected Count	74.5	99.3	111.7	111.7	111.9	509
Banking	*Total*	Count	366	488	549	549	550	2502
Tenure		Expected Count	366	488	549	549	550	2502
Pearson's Chi-Square Value		*0.000 at Degree Of Freedom = 12 (α = 0.05)*						

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INTERPRETATION

A lower value of Pearson's Chi Square Test (0.000) demonstrates that there is a significant interrelationship between the banking tenure of the respondents and CRM efficiency. Since this value 0.000 is less than 0.05 it can be concluded that the test is significant at α= 5%. It can also be inferred that the banking tenure of the respondents has an influence on the CRM efficiency. Therefore, the Null Hypothesis (H$_O$) is accepted.

Further, Chi-Square test was used test the association between the nature of the gender and customers' bank preference. Both Null hypothesis (H$_O$) and Alternate hypothesis (H$_1$) are formulated and they are as following.

H$_O$: There is an association between the gender (male and female) and the bank chosen by the respondents.

H$_1$: There is no association between the gender (male and female) and the bank chosen by the respondents.

TABLE 8 - CHI SQUARE TABLE OF GENDER AND PREFERENCE FOR A BANK

			Preference for a Bank					
			Andhra Bank	State Bank of India	State Bank Of Hyderabad	Punjab National Bank	Indian Overseas Bank	Total
Gender	Male	Count	229	268	396	195	179	1267
		Expected Count	225.9	269.9	395.5	191.9	183.8	1267
	Female	Count	217	265	385	184	184	1235
		Expected Count	220.1	263.1	385.5	187.1	179.2	1235
	Total	Count	446	533	781	379	363	2502
		Expected Count	446	533	781	379	363	2502
Pearson's Chi-Square Value			**0.976 at Degree Of Freedom = 4(α = 0.05)**					

INTERPRETATION

A higher value of Pearson's Chi Square Test (0.976) demonstrates that there is no significant interrelationship between the gender of the respondents and preference for the bank. Since this value 0.976 is greater than 0.05 it can be concluded that the test is not significant at α= 5%. It can also be inferred that the gender of the respondents has no influence on the CRM efficiency. Therefore, the Null Hypothesis (H$_O$) is rejected.

SUMMARY OF THE RESEARCH FINDINGS

A summary of the research findings is presented below.

1. The respondents' awareness of the CRM revealed that a large proportion of respondents (73.3%) are aware of CRM aspects of the five select public sector commercial banks that are chosen for this research study.
2. Analysis of the Chi-Square test results on the association between the respondents' occupation and their awareness of CRM revealed that occupation has an influence on the CRM awareness across the five select banks.
3. Chi-Square test results on the association between the tenure of banking and CRM efficiency revealed that tenure of banking has an influence on the CRM efficiency.
4. Chi-Square test results further revealed that there is no association between the nature of the gender and customers' bank preference.

SUGGESTIONS FOR IMPROVING SERVICE DELIVERY

The following suggestions are offered to improve the service delivery in the Indian public sector commercial banks.

1. Indian public sector banks may focus on understanding the demographics of the customers in order to serve better.
2. Public sector banks may pay attention to design interactive and user-friendly web sites for accessing 24X7 basis online banking transactions.
3. In view of the dynamic nature of the consumer demographics, Indian public sector banks may consider using biometrics by replacing the traditional methods of Personal Index Number (PIN) while using ATM transactions. The biometrics may include modern finger print identifications details through retina or face.
4. Indian public sector banks may consider using the technology to increase the speed of the service delivery. Emphasis may be laid on phone banking, e-banking and mobile banking.
5. Indian banks may consider designing E-customer service interventions on par with foreign and private banks by using the auto responder feature.

CONCLUSION

This research study made an attempt to analyze the nature of the demographics of the customers' and their impact on the CRM awareness and efficiency. The findings of this research study revealed that the tenure of banking of the respondents has an influence on the CRM efficiency. It was also observed that the occupation of the respondents has an influence on the consumers' awareness of CRM. Further analysis of the data revealed that the gender of the respondents has no influence on the CRM efficiency. In line with the research findings, an effort was made to offer suggestions to strengthen the service delivery in the five select public sector commercial banks in the two select cities. These suggestions are based on the findings of the current research study and the suggestions that are offered by the respondents. The suggestions mainly focused on the issues like understanding demographics, usage of technology and E-customer service. Focusing on these suggestions may help the Indian banks in improving the quality of service delivery.

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