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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	TRENDS IN PRODUCTION, SALES AND COST STRUCTURE OF SELECT PHARMACEUTICAL INDUSTRIES IN INDIA <i>DR. N. PASUPATHI</i>	1
2.	A STUDY ON ETHICAL VALUES AS CONTAINED IN BHARAT RATNA DR. M. G. RAMACHANDRAN'S SELECTED FILM SONGS – AN ACADEMIC COMPARATIVE ANALYSIS WITH CONTEMPORARY THEORIES OF ETHICS <i>P. SARVAHARANA, DR. P. THYAGARAJAN & DR. S. MANIKANDAN</i>	10
3.	ROLE OF EMOTIONAL INTELLIGENCE IN HR PRACTICES: AN EMPIRICAL EVIDENCE FROM INDIAN MANUFACTURING SECTOR <i>DR. DEVENDER SINGH MUCHHAL & DR. AJAY SOLKHE</i>	17
4.	EXAMINATION OF MICRO FINANCE RESOURCES AND AWARENESS LEVEL OF PEOPLE IN WARDHA DISTRICT <i>KAMLESH P. THOTE & DR. RAVISH A. SARODE</i>	20
5.	CUSTOMER RELATIONSHIP MARKETING: IT'S IMPACT ON CUSTOMER SATISFACTION IN BANKS <i>NEHA VIJ & DR. JYOTI RANA</i>	23
6.	FINANCIAL PERFORMANCE ANALYSIS ON SELECT PARAMETERS OF TELANAGAN GRAMEENA BANK <i>DURDANA BEGUM & BADIUDDIN AHMED</i>	25
7.	UNDERSTANDING THE LINK BETWEEN HUMAN RESOURCE MANAGEMENT PRACTICES AND EMPLOYEE LOYALTY <i>PAVITHRA.S, DR. V. KRISHNAMOORTHY & DR. R.SOMASUNDHARAM</i>	28
8.	QUALITY OF WORK LIFE AS PREDICTOR OF EMPLOYEES MENTAL HEALTH IN PUMP INDUSTRIES WITH REFERENCE TO COIMBATORE DISTRICT <i>DR. V. ABIRAMI & R. SWARNALATHA</i>	34
9.	EXAMINING TOURIST BEHAVIOR TOWARDS TOURISM PRODUCTS IN HIMACHAL PRADESH <i>KULDEEP KUMAR & ASHWANI KUMAR</i>	37
10.	PERFORMANCE APPRAISAL SYSTEM (PAS) - A REVIEW <i>DR. A. PUNNAVANAM</i>	44
11.	AN ECONOMIC ANALYSIS OF MAIZE MARKETING IN KARNATAKA: A CASE STUDY OF DAVANGERE DISTRICT <i>SUNITHA.N.M & DR. B. P. VEERABHADRAPPA</i>	48
12.	A STUDY OF CROSS-LEVEL FACTORS IN MOTIVATING TEAM CREATIVITY: IN TAIWAN'S UNIVERSITIES <i>YEH, YU-MEI, LI, FENG-CHIA & LIN, HUNG-YUAN</i>	54
13.	TREND AND MAGNITUDE OF NPA IN CO-OPERATIVE BANK <i>SURESH BABU K N & DR. SURESHRAMANA MAYYA</i>	61
14.	RECENT TRENDS OF CONSUMER BEHAVIOUR TOWARDS DURABLE PRODUCTS IN INDIA: A LITERATURE REVIEW <i>PRITI JHA & DR. JYOTI RANA</i>	66
15.	IMPACT OF CAREER DEVELOPMENT ON QUALITY OF WORK LIFE IN IT SECTOR <i>KATHIRAVAN & DR. R RAJENDRAN</i>	69
16.	THE COW - ECONOMIC AND FINANCIAL ASPECTS AND PROSPECTS <i>DR. LALIT KUMAR & ROHIT KUMAR</i>	73
17.	FACTORS AFFECTING SELECTION OF B- SCHOOLS IN INDORE, INDIA <i>NIDHI JHAWAR & BARKHA AGRAWAL</i>	79
18.	THE ROLE OF IT INDUSTRY IN INDIAN ECONOMY <i>DR. SHEFALI PANWAR</i>	83
19.	IMPACT OF E- COMMERCE: CHANGING TRENDS OF SMES <i>D. MELBHA</i>	89
20.	THE IMPACT OF STOCK SPLITS ON STOCK LIQUIDITY AND INVESTOR WEALTH CREATION <i>KUSHAGRA GOEL</i>	94
21.	MASTERSTROKE: DEMONETISATION <i>VANASHREE H. TRIVEDI</i>	98
22.	ROLE OF HR IN THE MODERN CORPORATE WORLD <i>M. JEEVAN JYOTHI</i>	101
23.	AN EXAMINATION OF INFLUENCE OF SELECTED MACROECONOMIC VARIABLES ON INDIAN STOCK MARKET <i>ILAKKIA M.M. & DR. KRISHNAMOORTHY V.</i>	104
24.	A STUDY ON THE RELATIONSHIP BETWEEN DIVIDEND PER SHARE AND MARKET PRICE PER SHARE - WITH RESPECTIVE TO INDIAN PHARMACEUTICAL INDUSTRY <i>PR VENUGOPAL & PURNACHANDER KONDERI</i>	111
25.	AGRICULTURAL MARKETING - CHALLENGES & CHANCES <i>M. SELVAMUTHU, M. NAVEENKUMAR & B. KIRUTHIKA</i>	114
26.	DETERMINATES OF PARTICIPATION IN MICROFINANCE INSTITUTION: THE CASE OF ZIWAY DUGDA AND MUNESA DISTRICTS IN ARSI ZONE OROMIA REGIONAL STATE OF ETHIOPIA <i>TEKELAB CHERENT TOHBO</i>	117
27.	AWARENESS AND ACCEPTANCE OF GOLD AS AN INVESTMENT AVENUE AMONG WOMEN EMPLOYEES IN TECHNO PARK <i>IRENE ELSA MANI</i>	124
28.	FOOD SAFETY KNOWLEDGE AND PRACTICES OF MOTHERS OF ANGANWADI SCHOOL CHILDREN IN THOOTHUKUDI DISTRICT <i>R. ANANTHA LAXMI</i>	130
29.	INFUSE FLAME TO INDIAN BUSINESS WORLD THROUGH WOMEN ENTREPRENEURS <i>POOJA</i>	134
30.	SELFIE ADDICTION AMONG YOUTH IN KOLLAM CITY <i>ANN MARY ALEXANDER & FATHIMA SHEREEF</i>	136
	REQUEST FOR FEEDBACK & DISCLAIMER	141

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CUSTOMER RELATIONSHIP MARKETING: IT'S IMPACT ON CUSTOMER SATISFACTION IN BANKS**NEHA VIJ****LECTURER****DEPARTMENT OF MANAGEMENT
GOVERNMENT COLLEGE FOR WOMEN
FARIDABAD****DR. JYOTI RANA****HEAD****DEPARTMENT OF PG COMMERCE
DAV CENTENARY COLLEGE
FARIDABAD****ABSTRACT**

In service industry it becomes important as well as difficult for banks to satisfy their customers. Thus, they have moved towards building relationship with the customers. Customer satisfaction is the most important factor for banks and it can be achieved through customer relationship marketing. CRM helps in building long term relationship with their customers and its importance has been realized by acquiring new customers and maintaining the existing ones. Technology has helped banks deliver services at lower cost which satisfy customers. This paper will focus on the relationship between customer relationship marketing and customer satisfaction. Furthermore, the aim of this paper is to analyze the different factors that satisfy customers in banks. For this various studies already done are considered, bank journals and magazines are referred.

KEYWORDS

customer relationship marketing, customer satisfaction.

INTRODUCTION

Everybody focuses on increasing market share by beating competition; Banks are also part of this rat race. Market share can be increased by satisfying customers. In service industry it becomes more difficult for organisations to satisfy their customers. Thus, they have moved towards building relationship with their customers which is known as customer relationship marketing. It is regarded as the main influential strategy for successful organisation in service industry. CRM and customer satisfaction are inter-related. Customer relationship marketing helps in meeting the individual needs of customers, it prioritize the customers, provide them what they needed because of all these services customers feel satisfied and he do repurchases which results in loyal customers. (Daikh, 2015)

If practically seen customer satisfaction is the most important factor for organisations. Through CRM it can be easily achieved. CRM activities provide customers with additional benefits like home service, online banking which increases their level of satisfaction. Banks have their own customer care cells which interact with customers & listen to their queries. These kind of services helps in building long term relationship with customers and in banking sector long term relationship with customers are the important factor for their success. (Dawar, 2013)

Kumar & Murthy (2013) is of opinion that by formulating good & strong customer retention strategies, banks can satisfy their customers, can make more loyal customers. Customer satisfaction helps in facing competition.

REVIEW OF LITERATURE

Sabir et al (2014) finds in his study that customer satisfaction is very much related to service quality and it increases customer loyalty. In competitive era, banks want to retain their customers which can be possible only when customers satisfaction is achieved (kumar&Gangal, 2011).

Both public and private banks deal with customers differently. Private banks are now using good technology, but public sector banks are still using traditional ways and in public sector banks old customers are satisfied with these services. (Jham& Khan, 2008). Amoah-mensah (2010) has found that the meaning of satisfaction varies with age, sex, occupation, education & geographical area. In his study he finds that quality of service in Ghana & Spain is very poor. Banking industry is facing challenges and to meet the competition banks have to focus on their services & quality to increase customer satisfaction (Nagabushnam)

OBJECTIVES OF THE STUDY

1. Customer is more demanding in this time and its essence of every business to satisfy their customers which can be done if CRM tools are effectively implemented. This study will focus on the relationship between customer satisfaction & customer relationship marketing.
2. As mentioned above that customer satisfaction is very much important so this study will analyse the different factors that satisfy customers in banks.

METHODOLOGY

SECONDARY DATA- It is the data which is already been published or used. In this research secondary data is being collected through the following:

- Magazines
- Research papers
- Internet

LIMITATION OF STUDY

1. Time provided for study was very limited.
2. Due to time constraint data was only collected from secondary sources.
3. Accuracy might have been compromised due to secondary data as respondents hesitate to provide complete information.

DISCUSSION

There are various factors that affect customer satisfaction and Customer Relationship Marketing helps in achieving satisfaction by focusing on these objectives.

- Service quality is regarded as the most important factor for satisfying customers. If customers are given good services like message alert, ATM, online services then they will choose that particular bank else they will shift to competitive bank.
- Other important factor is how a bank handles the complaint of its customer. Customer will be highly satisfied when he gets solution to his problems immediately.

- Bankers will be able to handle complaints of customers if they have full knowledge about the product they are selling. For this, proper training sessions should be arranged for customers from time to time.
- Last but not least a customer's does not have much time and they get very irritated if they have to stand in queues for their small work. So banks should focus on digitalising their work so that they can reduce queue time

CONCLUSION

This study shows that level of customer satisfaction is directly related to the relationship building process of banks. In customer relationship marketing, banks try to provide personal services to their customers which make them feel important and integral part of organisation & give customer high level of satisfaction. Whether it is a public bank or private bank customer satisfaction is very important factor and banks should focus on increasing customer services, customer loyalty, reliability, and responsiveness. Banks can provide training to their employees regarding the use of CRM tools so that they can work efficiently to render high quality personal services to their customers which will satisfy them.

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