



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

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CUSTOMER PERCEPTION ON ELECTRONIC CUSTOMER RELATIONSHIP MANAGEMENT IN BANKS - AN EMPIRICAL STUDY**S. KAVITHA****ASST. PROF. (M.B.A.)****VIVEKANANDHA INSTITUTE OF INFORMATION AND MANAGEMENT STUDIES****TIRUCHENGODE – 637 205****DR. A. LAKSHMI****DIRECTOR****SCHOOL OF MANAGEMENT STUDIES****KSR COLLEGE OF TECHNOLOGY****TIRUCHENGODE – 637 205****ABSTRACT**

Building relationship with customers is becoming the main goal of any organization. This is very much true for services industries like banks. Due to LPG measures and deep competition, banks in India whether public or private are forced to execute their operations in customer centric way. eCRM is a powerful tool that can be used by banks to attract, expand and retain their customers.

This paper is an attempt to identify customer perspectives on eCRM practices in banks. It also tries to identify the level of satisfaction of customers regarding eCRM and its relevance with demographic variables. The study collected data from 150 respondents through questionnaire which included questions on a five point scale. Two hypotheses were framed and tested using cross tabulation and ANOVA. The results of the indicated that demographic factors like age, income, education, computer knowledge etc., have a positive relationship with customer perception and level of satisfaction. The study concluded that the banks have to identify right strategies to attract customers with different demographic profile and to offer them the right ecrm practices.

KEYWORDS

Customer Perception, E-Banking, Electronic Customer Relationship Management, Level of Satisfaction.

INTRODUCTION

Building strong cooperative relationship with customers is becoming very important goal for many organizations. This is becoming very much true for services industries especially the banks. All service sector industries have realized that creating superior customer service is the key for their survival. Banks are taking lot of initiatives to differentiate themselves from others and to keep the customers for long time. eCRM is one such strategic initiative available to banks to offer world class services to their customers.

REVIEWS

As changes are inevitable, marketing environment is also changing and developments in information technology have scope for innovations in retaining the customers on one side and maintaining the cordial relationships with the customers. (Burke et al., 1999)ⁱ.

According to Kapil Chaturvediⁱⁱ, eCRM provides companies with a means to conduct interactive, personalized and relevant communications with customers across both electronic and traditional channels. CRM is essentially business strategy for acquiring and maintaining right customers over long term. With this framework, number of channels are available for interacting with the customers. One of these channels is electronic and has been labeled ecommerce. It does not replace sales force, call center or fax but it is just simply another extension channel to meet the customers.

eCRM terminology arrived from CRM refers to strategic implementation of CRM process using the power of Internet and Web Technology. Electronic media plays a vital role in the implementation and practices of eCRM in enterprise.

eCRM is described as combination of software, hardware, application and management commitment to improve customer service, develop a relationship and retain valuable customers and this motivates valuable customers to remain loyal with the enhanced features of eCRM. 'e' makes huge difference (Dyche, 2001)ⁱⁱⁱ.

In the literature of services marketing, perception is defined as the consumer's belief, concerning the service received or experienced. Customer perception is regarded as the indicator of the marketing effectiveness of the firm. From banks point, its products are the services and production and consumption of services occur simultaneously. A bank being people intensive, people oriented high contact service outlet, the interpersonal relationship between customers and service personnel greatly influence the quality of service and customer satisfaction. To achieve favorable customer perception, about company's services and offers, identification of customer's expectation and actual delivery of services are essential elements of marketing strategy. So companies must create positive attitude towards the identification of needs and wants of customers. (Alok Kumar Rai, 2008)^{iv}.

Customer service is an important aspect of business management because this strategic activity allows the firm to draw consumers to purchase the products or services offered and develop a customer base by developing patronage through the added value of customer service. In firms with networked operations e-customer relationship management (e-CRM) captures the aggregate efforts of the company to utilize customer service to improve its overall value offering to customers. E-CRM constitutes three core strategic activities. First is operational e-CRM that refers to the automation of the customer processes such as sales and after-sales services to achieve greater efficiency in meeting the needs and demands of customers. Second is collaborative e-CRM, which pertains to the efforts on the part of the firm to communicate directly with its

customers through self-service options in websites or through email. Third is analytical e-CRM that refers to the continuous collection of customer information for various purposes including determination of customer satisfaction behaviors and the viability of introducing new products or services. (Hayes, M. 2006)^v

Superficially, CRM is seen as a marketing technique geared towards building a bridge from the company to its core customers. (Greco and Ragins, 2003)^{vi} However, it must be emphasised this is an overall integration of all the operations of the organisation, granted, with the ends of satisfying the needs of the customers. (Bose 2002) More specifically, it is an integration of all the technologies in the back office operations and front office operations of the organisation. However, seeing the main driver of this model is technology, it would appear that the capability of the company to complement its operations to the technological developments needed would be the issues in its implementation.

The application of CRM models tends to trigger a boost in sales because of the flexibility provided by the model. Specifically, the company is able to carry out certain adjustments in their internal operations because they are able to foresee the needs of the market. Recent trends and data regarding the buying behaviour of their customers are key elements on this forecast. In addition, forecasting through CRM provides a more accurate representation of the needs of the customers. This equates to the company implementing initiatives that will address and fulfil these said customer need in a more accurate manner. Moreover, the implementation of CRM also paved the way for Tesco to carry out cross-selling initiatives to its major customers. They did this by placing alternatives and enhancements on their offers as seen in the membership cards that they have given their core customers. As seen in Tesco, they placed importance on "people" on the whole. This means that they made ways to integrate value their employees and their customers which essentially increased the relationship between the two major elements of their operations. This also indicates a balance between the internal and external environments of the organisation. To some extent, this has been the major contribution of CRM to companies like Tesco. ^{vii & viii}

A study was carried out with an objective to compare all the different services provided by different banks to give the suggestions to improve the products in order to make it more competitive and customer friendly. The study was conducted on people of Rajkot who have account in private and nationalized banks in Rajkot city. The study revealed that people prefer private banks rather than nationalized banks due to services and inter connectivity between the branches. The use of e-banking services is not to the mark as expected by the banks. ATM is used mainly for cash with drawal and balance enquiry. The author had made suggestions that the banks need to build up an IT savvy customer base. Since in India the literacy rate on IT is very low, banks need to put in major efforts towards educating people on this aspect. (Dr. Sanjay J. Bhayani, 2005)^{ix}

An analysis was done on the existing banking scenario and strategies followed by Indian bankers and how corporate customers perceive service quality of their public and private sector banks. SERVQUAL, a multidimensional scale is used for analyzing the customer's perceptions and expectations, of service quality. The main strategy followed by banks identified through their study is that some banks have a separate relationship manager who handles all important and big accounts. They have considered six factors in SERVQUAL like competence, conveyance, and customer oriented-ness, promptness of service, modernization and communication. The analysis of the study revealed that customers are more satisfied with competence and convenience and least satisfied with modernization and communication. They have recommended the banks to concentrate on aspects of improving the usage of modernized technologies like online DDs, Internet banking etc., and aspect of communication like getting regular feedback, informing non collection of cheques etc., They also identified that there is a wide gap between the service quality of Indian banks and foreign banks but still corporate maintain their primary account only with public banks due to long term relationship and lower costs. If these banks take steps to modernize their activity definitely the service quality perceptions of customer about public banks will improve. (Dr.R.Krishnaveni, D.Divya Prabha, 2005)^x

OBJECTIVES

This study aims to identify the perceptions of customers regarding the eCRM practices followed by banks. It also tries to explore the various problems faced by customer in eCRM usage.

HYPOTHESIS

The study is based on the following hypotheses.

There is no significant relationship between demographic variables of the respondents and their perception on eCRM practices followed by banks.

There is no significant difference between the demographic variable and their level of satisfaction on eCRM.

METHODOLOGY

In a view to precede the research in a systematic way the following research methodology has been used. By means of obtaining detailed opinion of the customers, this research falls under the category of descriptive research.

DATA AND SOURCES OF DATA

Both primary and secondary data collection was made. As a source of primary data questionnaire was prepared in a view to obtain information from the respondents and apart from this to gather some relevant secondary information the secondary data were obtained from news papers, magazines, records, websites and books. The primary data consists of questions related to personal profile of the respondents. The respondents were asked to rate their opinion regarding general perception on usage of Internet, Implementation, Services, Maintenance, Performance, Training and support, Ease of use, Security and Reliability of eCRM etc., in a 5 point Likert Scale (5-Strongly Agree, 4-Agree, 3 – Neutral, 2 – Disagree, 1 – Strongly Disagree). They were also asked to rank the problems faced by them in eCRM usage.

AREA OF THE STUDY

Chennai and Coimbatore

SAMPLE SIZE

The population for the study is list of customers who use eCRM in Chennai and Coimbatore City.

75 customers from Chennai city and 75 customers from Coimbatore City are selected using convenience sampling.

PERIOD OF STUDY

Jan 2010 – May 2010

FRAMEWORK OF ANALYSIS

Based on the information obtained through the questionnaire cum interview schedule the data were coded and analyzed using SPSS 11.5 and some of the analytical tools like Anova, Simple Percentage and Chi-square methods were used to analyze the data.

LIMITATIONS

Survey is conducted only in Chennai and Coimbatore. Hence the findings of the study may or may not be applied to other cities.

ANALYSIS AND INTERPRETATION

Customer perception about eCRM is measured using 60 statements with a five point scaling. The respondents were classified into low, moderate and high based on the overall score on their opinion using +0.5 (S.D) classification.

Age and customer perception on eCRM

H0: There is no relationship between age and respondents perception on eCRM

H1: There is a relationship between age and respondents perception on eCRM

AGE * Perception – Cross tabulation

Count

		Perception			Total
		Low Score	Medium Score	High Score	
AGE	<25	6(17.6)	7(20.6)	21(61.8)	34(100)
	25-34	20(30.3)	21(31.8)	25(37.8)	66(100)
	35-44	11(42.3)	7(26.9)	8(30.8)	26(100)
	45-54	9(69.2)	4(30.8)	0(0)	13(100)
	55 and above	3(27.3)	3(27.2)	5(45.5)	11(100)
Total		49(32.7)	42(28)	59(39.3)	150(100)

Source: Primary data-Questionnaire

From the above table we can infer that among the respondents of the age group of below 25 years, 17.6% of respondents have given low score and 20.6% have given medium score and 61.8% have given the high score. Among the respondents of 25-34 age group, 30.3% have given low score, 31.8% have given medium score and 37.8% have given the high score. Among the respondents of 35-44 age group, 42.3% have given low score, 26.9% have given medium score and 30.8% have given the high score. Among the respondents of 45-54 age group, 69.2% have given low score, 30.8% have given medium score and 0% have given the high score. Among the respondents of above 55 age group, 27.3% have given low score, 27.2% have given medium score and 45.5% have given the high score.

ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	13.270	4	3.318	5.114	.001
Within Groups	94.063	145	.649		
Total	107.333	149			

The anova table indicates that p value is .001 which is less than 0.05. So we reject our null hypothesis. Therefore there is a relationship between age and respondents perception on eCRM.

Sex and customer perception on eCRM

H0: There is no relationship between Sex and respondents perception on eCRM

H1: There is a relationship between Sex and respondents perception on eCRM

SEX * Perception Cross - tabulation

		Perception new			Total
		Low Score	Medium Score	High Score	
SEX	male	24(26.9)	31(34.8)	34(38.2)	89(100)

female	25(41)	11(18)	25(41)	61(100)
Total	49(32.67)	42(68.9)	59(39.3)	150(100)

Source: Primary data-Questionnaire

From the above table we can infer that among the male respondents, 26.9% of respondents have given low score and 24.8% have given medium score and 38.2% have given the high score. Among the female respondents 41% have given low score, 18% have given medium score and 41% have given the high score.

ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.457	1	.457	.633	.428
Within Groups	106.876	148	.722		
Total	107.333	149			

The anova table indicates that p value is .0428 which is greater than 0.05. So we accept our null hypothesis. Therefore there is no relationship between sex and respondents perception on eCRM.

Education and customer perception on eCRM

H0: There is no relationship between Education and respondents perception on eCRM

H1: There is a relationship between Education and respondents perception on eCRM

EDUCATIO * Perception Cross - tabulation

		Perception new			Total
		Low Score	Medium Score	High Score	
EDUCATIO	Higher secondary	0(0)	2(100)	0(0)	2(100)
	Graduation	11(28.9)	12(31.6)	15(39.5)	38(100)
	Post Graduation	27(39)	13(18.8)	29(42.2)	69(100)
	Professional	11(33.3))	15(45.5)	7(21.2)	33(100)
	Others	0	0	8(100)	8(100)
Total		49	42	59	150

Source: Primary data-Questionnaire

From the above table we can infer that among the respondents, who have completed higher secondary, 0% of respondents have given low score and 100% have given medium score and 0% has given the high score. Among the respondents who are graduates, 28.9% have given low score, 31.6% have given medium score and 39.5% have given the high score. Among the respondents who are post graduates, 39% have given low score, 18.8% have given medium score and 42.2% have given the high score. Among the respondents who are professionals, 33.3% have given low score, 45.5% have given medium score and 21.2% have given the high score. Among the respondents of who belongs to other category 100% have given the high score.

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	8.297	4	2.074	3.037	.019
Within Groups	99.036	145	.683		
Total	107.333	149			

The anova table indicates that p value is .019 which is less than 0.05. So we reject our null hypothesis. Therefore there is a relationship between education and respondents perception on eCRM.

Computer knowledge and customer perception on eCRM

H0: There is no relationship between computer knowledge and respondents perception on eCRM

H1: There is a relationship between computer knowledge and respondents perception on eCRM

Computer education * Perception – Cross - tabulation

		Perception new			Total
		Low Score	Medium Score	High Score	
COMP	Zero	10(22.7)	20(45.5)	14(31.8)	44(100)
	Basic	21(52.5)	8(20)	11(27.5)	40(100)
	Diploma	8(21.6)	8(21.6)	21(56.8)	37(100)
	Graduate	7(38.8)	6(33.4)	5(27.8)	18(100)
	Post Graduate	3(27.3)	0(0)	8(72.7)	11(100)
Total		49	42	59	150

Source: Primary data-Questionnaire

From the above table we can infer that among the respondents who have zero knowledge on computers, 22.7% of respondents have given low score and 45.5% have given medium score and 31.8% have given the high score. Among the respondents who have some basic computer knowledge, 52.5% have given low score, 20% have given medium score and 27.5% have given the high score. Among the respondents who possess some diploma in computers, 21.6% have given low score, 21.6% have given medium score and 56.8% have given the high score. Among the respondents who are computer graduates, 38.8% have given low score, 33.4% have given medium score and 27.8% have given the high score. Among the respondents who are postgraduates in computers 27.3% have given the low score and 72.7% have given high score.

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.259	4	2.315	3.422	.010
Within Groups	98.074	145	.676		
Total	107.333	149			

The anova table indicates that p value is .010 which is less than 0.05. So we reject our null hypothesis. Therefore there is a relationship between computer knowledge and respondents perception on eCRM.

Occupation and customer perception on eCRM

H0: There is no relationship between respondents' occupation and their perception on eCRM

H1: There is a relationship between respondents' occupation and their perception on eCRM

		Perception			Total
		Low Score	Medium Score	High Score	
OCCUP	Government Employee	13(56.5)	5(21.7)	5(21.7)	23
	Private Employee	16(16.8)	28(31.1)	46(51.1)	90
	Business	3(33.3)	4(44.4)	2(22.3)	9
	Profession	3(60)	0	2(40)	5
	Student	0	2(100)	0	2
	Others	14(66.7)	3(14.3)	4(19)	21
Total		49	42	59	150

Source: Primary data-Questionnaire

From the above table we can infer that among the respondents, who are government employees, 56.5% of respondents have given low score and 21.7% have given medium score and 21.7% have given the high score. Among the respondents who are private employees, 16.8% have given low score, 31.1% have given medium score and 51.1% have given the high score. Among the business people, 33.3% have given low score, 44.4% have given medium score and 22.3% have given the high score. Among the respondents who are professionals, 60% have given low score, 40% have given the high score. Among the respondents who are students 100% have given medium score. Among others, 66.7% have given low score, 14.3% have given medium score and 19% have given high score.

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.

Between Groups	17.189	5	3.438	5.492	.000
Within Groups	90.144	144	.626		
Total	107.333	149			

The anova table indicates that p value is .000 which is less than 0.05. So we reject our null hypothesis. Therefore there is a relationship between respondents' occupation and their perception on eCRM.

Income and customer perception on eCRM

H0: There is no relationship between respondents' income and their perception on eCRM

H1: There is a relationship between respondents' income and their perception on eCRM

INCOME * Perception Cross - tabulation

		Perception new			Total
		Low Score	Medium Score	High Score	
INCOME	Below 10000	5(35.7%)	2(14.3)	7(50)	14
	10000-19999	27(32.1)	28(33.3)	29(34.6)	84
	20000-29999	9(24.3)	5(13.5%)	23(62.2)	37
	30000-39999	3(42.9)	4(51.9)	0(0)	7
	40000 and above	5(62.5)	3(37.5)	0(0)	8
Total		49	42	59	150

From the above table we can infer that among the respondents, who earn below 10,000, 35.7% of respondents have given low score and 14.3% have given medium score and 50% have given the high score. Among the respondents who earn 10000 to 19999, 32.1% have given low score, 33.3% have given medium score and 34.6% have given the high score. Among the respondents who earn 20000 to 29999, 24.3% have given low score, 13.5% have given medium score and 62.2% have given the high score. Among the respondents who earn 30000 to 39999, 42.9% have given low score, 51.9% have given the medium score. Among the respondents who earn above 40000, 62.5% have given low score and 37.5% have given medium score.

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.375	4	2.344	3.469	.010
Within Groups	97.959	145	.676		
Total	107.333	149			

The anova table indicates that p value is .010 which is less than 0.05. So we reject our null hypothesis. Therefore there is a relationship between respondents' income and their perception on eCRM.

Respondents Period of relationship with the bank and their perception on eCRM

H0: There is no relationship between respondents' period of relationship with bank and their perception on eCRM

H1: There is a relationship between respondents' period of relationship with bank and their perception on eCRM

TIME * Perception new Cross - tabulation

		Perception new			Total
		Low Score	Medium Score	High Score	
TIME	less than 1 year	0(0)	5(33.3)	10(66.7)	15
	1-3 years	25(34.7)	17(23.6)	30(41.67)	72
	4-6 years	3(18.8)	6(37.5)	7(43.7)	16
	>6 years	21(44.7)	14(29.7)	12(25.6)	47
Total		49	42	59	150

Source: Primary data-Questionnaire

From the above table we can infer that among the respondents, who have less than 1 year of relationship with the bank, 0% of respondents have given low score and 33.3% have given medium score and 66.7% have given the high score. Among the respondents who have 1-3 years of relationship, 34.7% have given low score, 23.6% have given medium score and 41.67% have given the high score. Among the respondents who have 4-6 years of relationship, 18.8% have given low score, 37.5% have given medium score and 43.7% have given the high score. Among the respondents who have more than 6 years of relationship, 44.7% have given low score, 29.7% have given the medium score and 25.6% have given high score.

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.071	3	3.024	4.492	.005
Within Groups	98.263	146	.673		
Total	107.333	149			

The anova table indicates that p value is .0005 which is less than 0.05. So we reject our null hypothesis. Therefore there is a relationship between respondents' period of relationship with the bank and their perception on eCRM.

Type of account and respondents perception on eCRM

H0: There is no relationship between type of account and respondents perception on eCRM

H1: There is a relationship between type of account and respondents perception on eCRM

ACCOUNT * Perception Cross - tabulation

		Perception new			Total
		Low Score	Medium Score	High Score	
ACCOUNT	savings a/c	47(34.3)	37(27)	53(38.7)	137
	current a/c	2(15.4)	5(38.5)	6(46.1)	13
Total		49	42	59	150

Source: Primary data-Questionnaire

From the above table we can infer that among the respondents, have savings account in the bank, 34.3% of respondents have given low score and 27% have given medium score and 38.7% have given the high score. Among the respondents who have current account in the bank, 15.4% have given low score, 38.5% have given medium score and 46.1% have given the high score.

ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.827	1	.827	1.149	.285
Within Groups	106.506	148	.720		
Total	107.333	149			

The anova table indicates that p value is .0285 which is greater than 0.05. So we accept our null hypothesis. Therefore there is no relationship between respondents' type of account and their perception on eCRM.

The above analysis indicates that the factors like age, education, computer knowledge, occupation, Income and period of relationship with the bank have relationship with the customer perception on eCRM, whereas sex and type of account are not having any relationship.

Hypothesis 2:

H0: There is no relationship between age and respondents level of satisfaction on eCRM

H1: There is a relationship between age and respondents level of satisfaction on eCRM

AGE * Level of satisfaction Cross tabulation

		Level of satisfaction			Total
		Low Score	Medium Score	High Score	
AGE	<25	10(29.4)	13(38.2)	11(32.4)	34

25-34	4(6.1)	25(37.9)	37(56)	66
35-44	5(19.2)	2(7.7)	19(73.1)	26
45-54	8(61.5)	5(38.5)	0(0)	13
55 and above	3(27.3)	5(45.5)	3(27.3)	11
Total	30	50	70	150

Source: Primary data-Questionnaire

From the above table we can infer that among the respondents of the age group of below 25 years, 29.4% of respondents have given low score and 38.2% have given medium score and 32.4% have given the high score. Among the respondents of 25-34 age group, 6.1% have given low score, 37.9% have given medium score and 56% have given the high score. Among the respondents of 35-44 age group, 19.2% have given low score, 7.7% have given medium score and 73.1% have given the high score. Among the respondents of 45-54 age group, 61.5% have given low score, 38.5% have given medium score and 0% have given the high score. Among the respondents of above 55 age group, 27.3% have given low score, 45.5% have given medium score and 27.3% have given the high score.

ANOVA

Level of satisfaction

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	18.324	4	4.581	9.355	.000
Within Groups	71.009	145	.490		
Total	89.333	149			

The anova table indicates that p value is .000 which is less than 0.05. So we reject our null hypothesis. Therefore there is a relationship between respondents' age and their level of satisfaction on eCRM performance.

Education and customer level of satisfaction on eCRM

H0: There is no relationship between Education and respondents level of satisfaction on eCRM

H1: There is a relationship between Education and level of satisfaction on eCRM

EDUCATIO * level of satisfaction - Cross tabulation

		Level of satisfaction			Total
		Low Score	Medium Score	High Score	
EDUCATION	Higher secondary	0(0)	2(100)	0	2
	Graduation	12(31.6)	16(42.1)	10(26.3)	38
	Post Graduation	15(21.7)	21(30.4)	33(47.8)	69
	Professional	3(9.1)	11(33.3)	19(57.6)	33
	Others	0	0	8(100)	8
Total		30	50	70	150

Source: Primary data-Questionnaire

From the above table we can infer that among the respondents, who have completed higher secondary, 0% of respondents have given low score and 100% have given medium score and 0% has given the high score. Among the respondents who are graduates, 31.6% have given low score, 42.1% have given medium score and 26.3% have given the high score. Among the respondents who are post graduates, 21.7% have given low score, 30.4% have given medium score and 47.8% have given the high score. Among the respondents who are professionals, 9.1% have given low score, 33.3% have given medium score and 57.6% have given the high score. Among the respondents of who belongs to other category 100% have given the high score.

ANOVA

Level of satisfaction

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.892	4	2.473	4.514	.002
Within Groups	79.442	145	.548		
Total	89.333	149			

The anova table indicates that p value is .0002 which is less than 0.05. So we reject our null hypothesis. Therefore there is a relationship between respondents' education and their level of satisfaction on eCRM performance.

Sex and customer perception on eCRM

H0: There is no relationship between Sex and respondents level of satisfaction on eCRM

H1: There is a relationship between Sex and respondents level of satisfaction on eCRM

Crosstab

		Level of satisfaction			Total
		Low Score	Medium Score	High Score	
SEX	male	17(19.1)	28(31.5)	44(49.4)	89
	female	13(21..3)	22(36.1)	26(42.6)	61
Total		30	50	70	150

Source: Primary data-Questionnaire

From the above table we can infer that among the male respondents, 19.1% of respondents have given low score and 31.5% have given medium score and 49.4% have given the high score. Among the female respondents 21.3% have given low score, 36.1% have given medium score and 42.6% have given the high score.

ANOVA

Level of satisfaction

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.295	1	.295	.490	.485
Within Groups	89.038	148	.602		
Total	89.333	149			

The anova table indicates that p value is .0485 which is greater than 0.05. So we accept our null hypothesis. Therefore there is no relationship between sex and respondents level of satisfaction on eCRM.

H0: There is no relationship between computer knowledge and respondents perception on eCRM

H1: There is a relationship between computer knowledge and respondents perception on eCRM

		Level of satisfaction			Total
		Low Score	Medium Score	High Score	
COMP	Zero	15(34.1)	20(45.5)	9(20.5)	44
	Basic	6(15)	24(60)	10(25)	40
	Diploma	5(13.5)	0(0)	32(86.5)	37
	Graduate	4(22.2)	6(33.3)	8(44.4)	18
	Post Graduate	0	0	11(100)	11
Total		30	50	70	150

Source: Primary data-Questionnaire

From the above table we can infer that among the respondents who have zero knowledge on computers, 34.1% of respondents have given low score and 45.5% have given medium score and 20.5% have given the high score. Among the respondents who have some basic computer knowledge, 15% have given low score, 60% have given medium score and 25% have given the high score. Among the respondents who possess some diploma in computers, 13.5% have given low score, 86.5% have given the high score. Among the respondents who are computer graduates, 22.2% have given low score, 33.3% have given medium score and 44.4% have given the high score. Among the respondents who are postgraduates in computers 100% have given high score.

ANOVA

Level of satisfaction

	Sum of Squares	df	Mean Square	F	Sig.

Between Groups	22.143	4	5.536	11.946	.000
Within Groups	67.190	145	.463		
Total	89.333	149			

The anova table indicates that p value is .000 which is less than 0.05. So we reject our null hypothesis. Therefore there is a relationship between computer knowledge and respondents level of satisfaction on eCRM.

Occupation and customer level of satisfaction on eCRM

H0: There is no relationship between respondents' occupation and their level of satisfaction on eCRM

H1: There is a relationship between respondents' occupation and their level of satisfaction on eCRM

		Level of satisfaction			Total
		Low Score	Medium Score	High Score	
OCCUP	Government Employee	6(26.1)	7(30.4)	10(43.5)	23
	Private Employee	12(13.3)	27(30.0)	51(56.7)	90
	Business	4(44.4)	3(33.3)	2(22.3)	9
	Profession	0	3(60)	2(40)	5
	Student	2(100)	0	0	2
	Others	6(28.6)	10(47.6)	5(23.8)	21
Total		30	50	70	150

Source: Primary data-Questionnaire

From the above table we can infer that among the respondents, who are government employees, 26.1% of respondents have given low score and 30.4% have given medium score and 43.5% have given the high score. Among the respondents who are private employees, 13.3% have given low score, 30% have given medium score and 56.7% have given the high score. Among the business people, 44.4% have given low score, 33.3% have given medium score and 22.3% have given the high score. Among the respondents who are professionals, 60% have given low score, 40% have given the high score. Among the respondents who are students 100% have given low score. Among others, 28.6% have given low score, 47.6% have given medium score and 23.8% have given high score.

ANOVA

Level of satisfaction

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	10.221	5	2.044	3.721	.003
Within Groups	79.112	144	.549		
Total	89.333	149			

The anova table indicates that p value is .003 which is less than 0.05. So we reject our null hypothesis. Therefore there is a relationship between occupation of the respondents and their level of satisfaction on eCRM.

Income and level of satisfaction on eCRM

H0: There is no relationship between respondents' income and their level of satisfaction on eCRM

H1: There is a relationship between respondents' income and their level of satisfaction on eCRM

		Level of satisfaction			Total
		Low Score	Medium Score	High Score	
INCOME	Below 10000	0	12(85.7)	2(14.3)	14
	10000-19999	20(23.8)	22(26.2)	42(50)	84
	20000-29999	4(10.8)	13(35.1)	20(54.1)	37
	30000-39999	4(57.1)	3(42.9)	0	7
	40000 and above	2(25)	0	6(75)	8
Total		30	50	70	150

Source: Primary data-Questionnaire

From the above table we can infer that among the respondents, who earn below 10,000, 85.7% have given medium score and 14.3% have given the high score. Among the respondents who earn 10000 to 19999, 23.8% have given low score, 26.2% have given medium score and 50% have given the high score. Among the respondents who earn 20000 to 29999, 10.8% have given low score, 35.1% have given medium score and 54.1% have given the high score. Among the respondents who earn 30000 to 39999, 57.1% have given low score, 42.9% have given the medium score. Among the respondents who earn above 40000, 25% have given low score and 75% have given high score.

ANOVA

Level of satisfaction

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6.586	4	1.646	2.885	.025
Within Groups	82.748	145	.571		
Total	89.333	149			

The anova table indicates that p value is .025 which is less than 0.05. So we reject our null hypothesis. Therefore there is a relationship between income of the respondents and their level of satisfaction on eCRM.

Respondents Period of relationship with the bank and their perception on eCRM

H0: There is no relationship between respondents' period of relationship with bank and their level of satisfaction on eCRM

H1: There is a relationship between respondents' period of relationship with bank and their level of satisfaction on eCRM.

TIME * Level of satisfaction Cross - tabulation

		Level of satisfaction			Total
		Low Score	Medium Score	High Score	
TIME	less than 1 year	2(13.3)	8(53.3)	5(33.3)	15
	1-3 years	12(16.7)	18(25)	42(58.3)	72
	4-6 years	3(18.8)	5(31.3)	8(50)	16
	>6 years	13(27.7)	19(40.4)	15(31..9)	47
Total		30	50	70	150

From the above table we can infer that among the respondents, who have less than 1 year of relationship with the bank, 13.3% of respondents have given low score and 53.3% have given medium score and 33.3% have given the high score. Among the respondents who have 1-3 years of relationship, 16.7% have given low score, 25% have given medium score and 58.3% have given the high score. Among the respondents who have 4-6 years of relationship, 18.8% have given low score, 31.3% have given medium score and 50% have given the high score. Among the respondents who have more than 6 years of relationship, 27.7% have given low score, 40.4% have given the medium score and 31.9% have given high score.

ANOVA

Level of satisfaction

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.081	3	1.360	2.330	.077
Within Groups	85.252	146	.584		
Total	89.333	149			

The anova table indicates that p value is .077 which is greater than 0.05. So we accept our null hypothesis. Therefore there is no relationship between period of relationship with the bank and respondents level of satisfaction on eCRM.

Type of account and respondents level of satisfaction on eCRM

H0: There is no relationship between type of account and respondents level of satisfaction on eCRM

H1: There is a relationship between type of account and respondents level of satisfaction on eCRM

		Level of satisfaction			Total
		Low Score	Medium Score	High Score	

ACCOUNT	savings a/c	28(20.4)	44(32.1)	65(47.4)	137
	current a/c	2(15.4)	6(46.2)	5(38.5)	13
Total		30	50	70	150

From the above table we can infer that among the respondents, have savings account in the bank, 20.4% of respondents have given low score and 32.1% have given medium score and 47.3% have given the high score. Among the respondents who have current account in the bank, 15.4% have given low score, 46.2% have given medium score and 38.5% have given the high score.

ANOVA

Level of satisfaction					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.018	1	.018	.030	.862
Within Groups	89.315	148	.603		
Total	89.333	149			

The anova table indicates that p value is .0862 which is greater than 0.05. So we accept our null hypothesis. Therefore there is no relationship between Type of account and respondents level of satisfaction on eCRM.

The above analysis indicates that the factors like age, education, computer knowledge, occupation and Income have relationship with the level of satisfaction of customers on eCRM, whereas sex, period of relationship with the bank and type of account are not having any relationship.

SUGGESTIONS AND CONCLUSION

In this fast changing world, bank customers are having increased education level and growing wealth. The needs and expectations of customers are growing at a faster rate. So there is a compulsory need for the banks to adapt to new technology and make changes in their operations. This study was conducted to identify how much the customers are happy with practices followed by banks in creating a stronger relationship with them.

The study revealed that the demographic variables like age, education, computer knowledge, occupation, income and period of relationship with the bank are having positive relationship with customer perception on eCRM practices. Further the cross tabulation results imply that people of less age group have given highest score, so banks have to decide on strategies which will attract even the old aged people. Since computer knowledge plays important role in customer perception on eCRM practices, banks can give proper training to customers in usage of eCRM tools. Banks have to educate their employees to give proper training to the customers to use the facilities provided through eCRM for better usage even for the old aged customers.

It can decide best user interface which is very friendly and easy to use, in order to attract more customers. Since private employees and students have got good perception on eCRM practices, banks have to adopt right strategies to attract even people of other categories like government employees, professionals etc. The study also revealed that period of relationship with the bank is having relationship with customer perception.

As far as the customer satisfaction is concerned, the demographic variables like age, education, computer knowledge, occupation and income are having positive relationship with customer satisfaction on eCRM practices but period of relationship with bank is not having any relationship. This means that even people who are maintaining accounts in a bank for a longer period may also be unsatisfied but they will continue with the bank because of compulsion. (Like employees whose salary being credited in particular bank). Banks have to look into this category of people and they should offer the best services to them so as to make them happier. Otherwise these customers may create negative marketing and bank may fail to retain existing customers and also to gain new customers.

Finally, to compete more efficiently and effectively in the marketplace, the banks should provide proper instructions and personnel assistance on how to use the eCRM facilities to the employees and through them to the customers. The banks are investing heavily on Information technology but unless banks arrange demonstration programs for the customers and train them properly to enjoy all the services, it may be very difficult for them to sustain in the competitive banking scenario.

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Hoping an appropriate consideration.

With sincere regards

Thanking you profoundly

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Sd/-

Co-ordinator