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INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

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SCOPE FOR FURTHER RESEARCH

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- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
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CRITICAL SUCCESS FACTORS IN IMPLEMENTATION OF CRM IN RURAL BANKING SECTOR

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ABSTRACT

The study finds out that banks are the important segments in the financial inclusion and sustainability of population in rural area. Banks which are situated in rural area are giving the equal facilities and opportunities and preference to the rural customers like urban customers. Nationalized banks which are situated in the rural area are providing modern facilities like ATM, online banking, NEFT and other. Co-operatives also providing number facilities not less than the Nationalized/ Public sector banks. Regional rural banks are started for the purpose of serve the rural population. Customer satisfaction and relationship management is the major job of banks and their survival. CRM is not an easy task and simple procedure, its achievement and success is depending on the view of customers, service quality of banks and employees. in this study covers the different factors which have more important in successful accomplishment of CRM are measured in the view of employees. SBI, Canara banks and KGB's are having better top management sup-port compared to cooperative banks. Nationalized banks like Canara and SBI are having updated versions of IT tools compared to other banks, this will result in effective implementation of CRM and help to face competition. All the banks are efficient to manage data, information and knowledge for successful implementation of CRM. VSSSN/RSSSN banks are purely situated in villages and managed by very less manpower, they also providing good services in their limit but compared to other banks performance of effective implementation of CRM is less. In order to reach their expectation of customer, the top management with collaboration with their staff needs to focus on improving their services by providing information through local/regional language and complaints should be addressed at earliest and less ease, and RBI is thinking new way to the customers for providing the option of portability of their bank account from one bank to another bank for better services, in order to retain and acquire the banking customer by the bank. It is the high time that the top management should bring new initiative in technology in order to serve better and efficiently.

KEYWORDS

CRM, rural banking sector.

JEL CODES

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1. INTRODUCTION

Customer Relationship Management is a wide concept used for creation, retention and expansion of customer relationships in the Banking sector. It is an overall business strategy that enables organisation to effectively manage relationship with their customers and aims to understand, expect, accomplish and identify the needs of customers. With the initiation of liberalization policy and the Central Bank i.e. RBI's easy norms, several private and foreign banks have entered in Indian banking sector which has given birth to aggressive competition amongst banks for procuring large customer base and market share. Banks have to deal with large number of customers and provide various types of services to its customers and if the customers are not satisfied with the services provided by the banks, then they will blemish which will impact economy as a total since banking system plays an important role in the economy of a country. And also, it is very expensive and tough to recover a dissatisfied customer. Since the competition has grown multiple in the recent times it has become an extraordinary task for organizations to build loyalty, the reason being that the customer of today is ruined for choice. It has become imperious for both public and private sector banks to perform to the best of their capabilities to retain their customers by providing to their explicit as well as implicit needs. Many a times, it happens that the banks fail to satisfy their customer it can cause huge losses for banks and there the need of this study arises. Banks need to fascinate and create a customer market and would need to retain it through satisfaction. Mergers and Acquisitions effectively reduce operational expenses and create additional prospects for revenue earning. But the main plunge for the Banking industry is to withstand revenue growth. Thus Banks have finally realized that in this increasing judicious society, customers will keep buying monetary products and services only to the extent which can bring them actual 'Value'. Glimpsing ahead for new limits in growth in their revenue, bank's focus is on continuously determining interesting opportunities in satisfying their customers. "We don't want satisfied customers…we want delighted customers." It is the new marketing mantra today which is now pertinent to Banking sector as well. Technology plays a very crucial role along with other drivers of Customer satisfaction which include Quality of service and product innovation. It is imperative that Banks should invest in essential developments in their People, Process and Technology proficiencies in order to be more effective in persuading customers.

FOREMOST ACUTE SUCCESS FACTORS IN IMPLEMENTATION OF CRM

Top management support, Clear goals and objectives, Business process identifying, Project management, Information technology, Data, information and knowledge management, Feedback system, Users perception, Resources, Project team competence, Inter-departmental co-operation, Management by Objectives, Vendors, Culture and social factors, Training, IS department, Inter departmental communications, Customers feedback and users perception are the major important success factors in the implementation of CRM.

2. OBJECTIVES OF THE STUDY

The study is primarily to understand the contribution of CRM in Banking sector and how the customers are satisfied with the banking services in rural area.

- To assess the management support in the achievement of CRM in the banking sector
- To study the employee satisfaction about implementation of CRM

3. HYPOTHESIS FORMULATION

- H1: Top management support leads to success of CRM
- H0: Top management support doesn't lead to success of CRM

4. RESEARCH METHODOLOGY

This Research is based on both primary and secondary data. The scope of the present study is restricted to analyze the view of 100 respondents/ employees from rural area of Tumakuru and Bengaluru rural districts. Within the category of employee, 40 respondents have been collected from Public sector banks like SBI and Canara Banks, 40 respondents from co-operative banks like DCC and VSSSN/RSSSN (Vyavasayothpanna Seva Sahakara Sangha Niyamitha/ Raithara Seva Sahakara Sangha) and 20 employees from Regional rural bank i.e., Kaveri Grameena Bank (KGB). Stratified Sample Random Sampling with adequate input of convenience sampling has been followed. The Secondary data has been collected from Internet and Books and Periodicals. Critical Success Factors (Customer Analysis) Critical Success Factors are those factors that are very important for success of CRM in banking sector. The Bank employees have different views on Critical Success Factors of CRM in banking sector. The data is analyzed through the one way ANOVA tool with the help of SPSS 20.

5. DATA ANALYSIS AND INTERPRETATION

TABLE 1: CRITICAL SUCCESS VARIABLES IN ADOPTION OF THE CRM AT BANKS ANOVA (DESCRIPTIVE)

		N	Mean	F	Sig.
Top management support	**Canara bank**	**35**	**2.4000**	**1.559**	**.017**
	SBI	**40**	**2.4000**		
	DCC bank	40	2.6000		
	VSSSN/RSSSN	40	2.6000		
	KGB	**30**	**2.5000**		
	Total	185	2.5027		
Clear goals and objectives	**Canara bank**	**35**	**2.6000**	**.826**	**.010**
	SBI	**40**	**2.6000**		
	DCC bank	40	2.7000		
	VSSSN/RSSSN	**40**	**2.6000**		
	KGB	**30**	**2.6000**		
	Total	185	2.6000		
Business process recognizing	**Canara bank**	**35**	**2.4000**	**.826**	**.010**
	SBI	**40**	**2.4000**		
	DCC bank	**40**	**2.3000**		
	VSSSN/RSSSN	40	2.5000		
	KGB	**30**	**2.4000**		
	Total	185	2.4000		
Project management	**Canara bank**	**35**	**2.2857**	**.453**	**.040**
	SBI	**40**	**2.3000**		
	DCC bank	40	2.4000		
	VSSSN/RSSSN	40	2.5000		
	KGB	30	2.4000		
	Total	185	2.3784		
Information technology	**Canara bank**	**35**	**2.4857**	**.373**	**.028**
	SBI	**40**	**2.2000**		
	DCC bank	40	2.6000		
	VSSSN/RSSSN	40	2.6000		
	KGB	30	2.6000		
	Total	185	2.5784		
Data, information and knowledge management	**Canara bank**	**35**	**1.8000**	**1.250**	**.022**
	SBI	**40**	**1.7000**		
	DCC bank	**40**	**1.8000**		
	VSSSN/RSSSN	**40**	**1.9000**		
	KGB	**30**	**1.8000**		
	Total	185	1.8000		
Feedback system	**Canara bank**	**35**	**2.3714**	**.585**	**.004**
	SBI	**40**	**2.5000**		
	DCC bank	**40**	**2.5000**		
	VSSSN/RSSSN	40	2.6000		
	KGB	**30**	**2.5000**		
	Total	185	2.4541		
Users perception	**Canara bank**	**35**	**2.4857**	**.373**	**.828**
	SBI	40	2.6000		
	DCC bank	40	2.6000		
	VSSSN/RSSSN	40	2.6000		
	KGB	30	2.6000		
	Total	185	2.5784		

Source: Field Survey

In the above table measuring CRM practices of selected banks through their respective employees one of the major variable critical success factors are tested with one way ANOVA, descriptive table shows the mean values and ANOVA table shows F values and significant with 5 percent level of significance. F values are significant with 5 percent level of significance (F= >0.5) in all the variables.

Top management Support: Support by the top management is the essential wisdom of success of a CRM, in this view service industries like banks also need support of higher authorities in the success of CRM. In this study SBI, Canara banks and KGB's are having good management support compared to cooperative banks.

Clear goals and objectives: Every organization having their own goals and objectives, success of the industry is based on their goals and objectives, in these view banks also having the same. CRM is based on the clearance of goals and objectives of the firm. In this study SBI, Canara banks and KGB's are having good base for customer relationship management compared to cooperative banks.

Business process recognizing: Customer Relationship Management (CRM) urges associations to know customer orient and improve their business tasks to make a point to serve customers in a perfect way. CRM makes a business process recognizing customers requirement and advantage from upgrading the customer relations. in this view all the banks are concentrating their businesses and support to the success of the CRM practice.

Project management: In this view Canara banks and SBI are good in completing the projects relating to CRM.

Information technology: Nationalized banks like Canara and SBI are having updated versions of IT tools compared to other banks, this will result in effective implementation of CRM and help to face competition.

Data, information and knowledge management: Today's modern era data, information and knowledge is the most powerful assets and also valuable, there is a need of these assets for successful implementation of CRM. In this view all the banks are efficient to manage data, information and knowledge for successful implementation of CRM.

Feedback system: Service industry majorly based on feedback of the customers, feedback is the process of evaluation of service quality and customer satisfaction. In this view except VSSSN/RSSSN all other banks are more depending on feedback system for successful implementation of CRM.

Users perception: In this view Canara banks are doing good compared to others, Canara bank is prepared facilities as per users perception, it will great help in successful implementation of CRM.

TABLE 2: CRITICAL SUCCESS VARIABLES IN ADOPTION OF THE CRM AT BANKS ANOVA (DESCRIPTIVE)

		N	Mean	F	Sig.
Resources	**Canara bank**	35	**2.1143**	.373	.028
	SBI	40	**2.3000**		
	DCC bank	40	**2.3400**		
	VSSSN/RSSSN	40	2.4000		
	KGB	30	2.4000		
	Total	185	2.4216		
Project team competence	**Canara bank**	35	**2.4857**	.373	.028
	SBI	40	2.6000		
	DCC bank	40	2.6000		
	VSSSN/RSSSN	40	2.6000		
	KGB	30	2.6000		
	Total	185	2.5784		
Inter departmental co-operation	**Canara bank**	**35**	**1.6857**	1.714	.049
	SBI	40	1.9000		
	DCC bank	40	1.8000		
	VSSSN/RSSSN	**40**	**1.7000**		
	KGB	30	1.8000		
	Total	185	1.7784		
Management by Objectives	Canara bank	35	2.1143	2.161	.008
	SBI	**40**	**1.8000**		
	DCC bank	40	2.0000		
	VSSSN/RSSSN	40	2.2000		
	KGB	30	2.0000		
	Total	185	2.0216		
Vendors	Canara bank	35	3.7143	2.131	.039
	SBI	**40**	**3.2000**		
	DCC bank	40	3.4000		
	VSSSN/RSSSN	40	3.8000		
	KGB	30	3.5000		
	Total	185	3.5189		

Source: Field Survey

In the above table measuring CRM practices of selected banks through their respective employees one of the major variable critical success factors are tested with one way ANOVA, descriptive table shows the mean values and ANOVA table shows F values and significant with 5 percent level of significance. F values are significant with 5 percent level of significance (F= >0.5) in all the variables.

Resources of the banks: in this view all the bank employees are satisfied with the resources of the banks, Canara bank, SBI and DCC bank employees are highly satisfied. Project team competency of the bank and inter departmental cooperation: Canara bank employees are highly satisfied. Management by objectives and vendors satisfaction: SBI employees are excellent.

TABLE 3: CRITICAL SUCCESS VARIABLES IN ADOPTION OF THE CRM AT BANKS ANOVA (DESCRIPTIVE)

		N	Mean	F	Sig.
Culture and social factors	Canara bank	35	2.5143	.373	.008
	SBI	40	2.4000		
	DCC bank	40	2.4000		
	VSSSN/RSSSN	40	2.4000		
	KGB	30	2.4000		
	Total	185	2.4216		
Training	Canara bank	35	2.1714	.253	.007
	SBI	40	2.2000		
	DCC bank	40	2.1000		
	VSSSN/RSSSN	40	2.1000		
	KGB	30	2.2000		
	Total	185	2.1514		
IS department	Canara bank	35	2.2000	1.067	.024
	SBI	40	2.1000		
	DCC bank	40	2.1000		
	VSSSN/RSSSN	40	2.4000		
	KGB	30	2.2000		
	Total	185	2.2000		
Inter departmental communications	Canara bank	35	2.3714	.585	.044
	SBI	40	2.5000		
	DCC bank	40	2.5000		
	VSSSN/RSSSN	40	2.4000		
	KGB	30	2.5000		
	Total	185	2.4541		
Customers feed back	Canara bank	35	1.8000	1.250	.022
	SBI	40	1.7000		
	DCC bank	40	1.8000		
	VSSSN/RSSSN	40	1.9000		
	KGB	30	1.8000		
	Total	185	1.8000		

Source: Field Survey

In the above table measuring CRM practices of selected banks through their respective employees one of the major variable critical success factors are tested with one way ANOVA, descriptive table shows the mean values and ANOVA table shows F values and significant with 5 percent level of significance. F values are significant with 5 percent level of significance (F= >0.5) in all the variables.

Culture and social factors in this view all the bank employees are highly satisfied with the practices of banks, Canara bank employees are satisfied. Training programs of the banks is highly satisfied by all the employees. Information System of the banks are good except VSSSN banks remaining banks are good. Regarding interbank communication Canara bank is good. Collecting customer feedback and rectifying/improving the banking services in this view all the banks are doing excellent.

6. TESTING OF HYPOTHESIS

H1: Top management support leads to success of CRM
H0: Top management support doesn't leads to success of CRM

TABLE 4: DESCRIPTIVE STATISTICS OF CUSTOMER RELATIONSHIP MANAGEMENT AND TOP MANAGEMENT SUPPORT (PEARSON CORRELATION)

Descriptive Statistics			
	Mean	Std. Deviation	N
Customer Relationship Management	29.0703	.82121	185
Top management support	2.5027	.50135	185

Source: Primary Data

TABLE 5: CORRELATION OF CUSTOMER RELATIONSHIP MANAGEMENT AND TOP MANAGEMENT SUPPORT (PEARSON CORRELATION)

Correlations		Customer Relationship Management	Top management support
Customer Relationship Management	Pearson Correlation	1	.085
	Sig. (2-tailed)		.248
	N	185	185
Top management support	Pearson Correlation	.085	1
	Sig. (2-tailed)	.248	
	N	185	185

Source: Primary Data

This hypothesis is tested with Pearson correlation it is found that the Mean value of Customer relationship management and employee and Customer Satisfaction and Trust are significant at 1per cent level of significance (p</000 in all these cases) therefore null hypothesis Top management support doesn't leads to success of CRM is rejected with a conclusion that the Top management support leads to success of CRM. Successful of story of a bank is depend on the major three pillars, first one is the customer, second employees and next is the management. Banks are providing quality services result is customers are satisfied; employees are satisfied means they have good pay, good management and job satisfaction, for the employee satisfaction and CRM there is a requirement of top management support.

7. CONCLUSION

Banks are the important segments in the financial inclusion and sustainability of population in rural area. Banks which are situated in rural area are giving the equal facilities and opportunities and preference to the rural customers like urban customers. Nationalized banks which are situated in the rural area are providing modern facilities like ATM, online banking, NEFT and other. Co-operatives also providing number facilities not less than the Nationalized/ Public sector banks.

Regional rural banks are started for the purpose of serve the rural population. Customer satisfaction and relationship management is the major job of banks and their survival. CRM is not an easy task and simple procedure, its achievement and success is depending on the view of customers, service quality of banks and employees. in this study covers the different factors which have more important in successful accomplishment of CRM are measured in the view of employees. SBI, Canara banks and KGB's are having better top management support compared to cooperative banks. Nationalized banks like Canara and SBI are having updated versions of IT tools compared to other banks, this will result in effective implementation of CRM and help to face competition. All the banks are efficient to manage data, information and knowledge for successful implementation of CRM. VSSSN/RSSSN banks are purely situated in villages and managed by very less manpower, they also providing good services in their limit but compared to other banks performance of effective implementation of CRM is less.

In order to reach their expectation of customer, the top management with collaboration with their staff needs to focus on improving their services by providing information through local/regional language and complaints should be addressed at earliest and less ease, and RBI is thinking new way to the customers for providing the option of portability of their bank account from one bank to another bank for better services, in order to retain and acquire the banking customer by the bank. It is the high time that the top management should bring new initiative in technology in order to serve better and efficiently.

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