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# CUSTOMER RETENTION IN BANKS THROUGH CRM: A REVIEW OF SERVICE GAP, CUSTOMER RETENTION AND TRANSFORMATION TRENDS IN INDIAN BANKS FOR A COMPETITIVE EDGE

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## ABSTRACT

*The research was aimed at finding out if banks can retain their customers with the help of Customer Relationship Management (CRM). Or is CRM helpful in retaining the Customers of the Banks. The study was done by finding the service gap i.e., the gap between the customers expected and perceived needs. So that the research finding may enable the banks to develop a database on CRM and which would help the bank to operate effectively, profitably, and at least help them to withhold their sagging bottom lines and have a competitive edge. Primary market research was used to collect the data. The questionnaire based on SERVQUAL method was administered across 8 Banks with a mix of Public, Private and Foreign Banks. Data collected from the customer (205 in total) of the Banks were analysed and individual attribute gap was calculated. The attributes were Tangibility, Reliability, Responsiveness, Empathy & Assurance. Then the gaps were calculated by subtracting opinion from expectations. These gaps were considered because these attributes gap when combined form the Total Service Gap. The objective for the above testing was based on the premises that if there is service gap than there is no retention of customers. The result of the entire t test on service gaps is statistically significant. So, the null hypothesis is rejected, and the alternate hypothesis holds good at 95% confidence interval for Mean for all the Individual Attributes of SERVQUAL as well as Total Service Gap. Further when mapped with Customer retention matrix, Public sector customers were dissatisfied when compared with Other sectors (Satisfied). Based on this finding it can be suggested that there is a significant link between CRM and the Quality of Services offered to the Customers. This research shows CRM has a role to play in the Customer Retentions by increasing the Customer Satisfaction levels by analysing the needs of the customer and offering the same. This paper provides an insight about the current service gaps among various Indian banks. Also, this paper provides various insights on how banks are adopting the CRM technology to manage customer relationships and service satisfaction.*

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# BEHAVIORAL BIASES AND ITS IMPACT ON INVESTMENT DECISION MAKING: AN EMPIRICAL STUDY OF INDIAN STOCK MARKET

**VIDYA A**  
**ASST. PROFESSOR**  
**SREE NARAYANA COLLEGE**  
**NATTIKA**

## ABSTRACT

*According to traditional finance theories most of the individual investors are rational in their financial decision making and take investment decision without any influence of their emotion and personality. But in reality, there are lots of factors such as feelings, emotion and intuitions are highly influence their investment decision. The present study examines the impact of behavioral biases on their investment decision and also try to identify the various factors influencing their investment decisions. This study is conducted with a sample with of 100 equity investors in Thrissur district in Kerala. The result of the study shows that investors with few years of trading experience are highly affected with various behavioral biases such as loss aversion bias, herd bias, overconfidence bias and optimistic bias etc.*

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