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BANK EMPLOYEES' PERCEPTION TOWARDS CRM PRACTICES IN BANKS: A STUDY IN ERODE DISTRICT

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ABSTRACT

Customer Relationship Management is not only a business strategy to acquire new customers and also to retain the existing customers. It is regarded as a strategy to provide better services and contribute greater value to its customers. Implementation of CRM involves involvement of bank employees in all the levels. Against this backdrop, this paper is an attempt to bring out the bank employees' perception towards CRM practices in banks. For the purpose, required primary data have been selected from employees of selected banks and analysed with statistical tools like mean, standard deviation, chi-square and simple ranking method. It is found that the majority of the sample employees are having negative perception towards CRM practices and Exorbitant Work Load has been ranked as the most serious problem faced by the bank employees.

KEYWORDS

customer relationship management (CRM), bank employees' perceptions.

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1. INTRODUCTION

Customer Relationship Management (CRM) is an integration of business processes and technologies employed to satisfy the needs of a customer during any interaction. The concept of CRM involves acquisition, analysis and use of knowledge about customers with a view to effectively sell more and more goods and services. Basically, CRM is considered as a business strategy and not as a technology. Implementation of CRM will increase delight of the customers and make them to stay longer and loyal to the organization for a longer period.

CRM is a strategy adopted by the banks in recent years and includes the formulation of methodologies and tools that helps the bankers to manage better relationships with their customers in an organized manner. An effective CRM makes it possible for the bankers to acquire new customers and to retain the existing customers by providing the best services and by contributing a higher value for the customers.

Implementation of CRM involves several commercial software packages and technologies. But, technology alone is not enough for maintaining a long-lasting relationship with the customers and can be achieved only through a holistic change in the philosophy of the banks and involvement of the human element, wherein more emphasis is laid on the customers. Changes must occur at all levels including policies, processes and effective and efficient customer service.

In response to increasing global competition and entry of new players, the bankers need to work hard to ensure their customers that they receive high-quality and value-added services. A customer is core component in the banking business. The business of banking cannot function without its customers, nor can the business be done by acquiring a certain number of customers. Most of the bankers thrive more on keeping old customers happy rather than on getting new customers. In order to retain customers, the bank employees must work harder on managing individual customer relationship. Customers' expectation for quality is increasing rapidly. Due to development of IT and internet, there are possibilities to contact customers and meeting their expectations.

The bankers should focus on holistic approach in implementing CRM. Holistic approach places CRM at the heart of the organization with customer oriented business processes. In the ever changing environment, customers' mind cannot be kept permanent. Perhaps, it becomes mandatory for the bankers to take necessary initiatives for implementing CRM with whole-heartedly. Practically, it is felt that the customers are having negative opinion towards bank employees' approach towards them. Though the bankers are forced to adopt CRM, there is a doubt about their interest towards CRM adoption. Against this back drop, this paper is a modest attempt to find out the perception of the employees towards CRM practices and to identify the problems faced by them to implement CRM. Required information has been collected from the employees of selected bank branches by survey method with the help of specially designed questionnaire.

2. REVIEW OF PREVIOUS LITERATURE

In any study, the review of previous studies are considered as an important for getting a better understanding of the problem, objectives, the methodology followed and to identify the unexplored part of the field of study under consideration. In this regard, a review of some of the studies in the field of present study has been undertaken and presented on the basis of objectives of the present study.

Popli and Rao (2009) made an attempt to analyze the extent of the implementation of CRM in Indian banks and compare CRM implementation between the Public and Private Sector Indian Banks. For their study, they have collected primary data from 150 respondents of private and public sector banks in Delhi city. Such collected primary data have been analysed with tools like Cronbach's Alpha Reliability Test. They found that the Private Sector Banks have been perceived to be having higher mean values of CRM than the Public Sector Banks. It shows that Private Sector Banks are using Customer Relationship Management technique aggressively to enhance their base. They suggested that the banks must deliver superior quality service to meet the customer needs and to beat the competition. Khalid Rababah et al (2011) made a study to explore the four major perspectives of CRM processes which are customer facing level processes, customer oriented processes, cross functional CRM processes and CRM macro-level processes. They found that for the organizations to be successful adopters and implementers of CRM programs/systems, they need to understand the need for business process reengineering and effective anticipation and management of the change that may accompany any CRM initiative. They suggested that for ensuring the successful adoption and implementation of any CRM initiative, organization should understand the different levels of CRM process and the integrated activities among the CRM processes at each level.

Mehdi Rouholamini and Venkatesh (2011) conducted a study to evaluate the CRM initiatives in Iranian Banking Industry. For their study, the required primary data have been collected from 400 respondents of top, middle and lower management of public and private banks of Iran by using Random Sampling and Cochran formula. They selected public and private sector banks of Sari, Qhaemshahr, Babol and Amol cities from north of Iran as their sample unit. Collected data have been analysed with Mean, 't' test and Std. Deviation. They found that there is a significant difference between the mean scores and the managers from private sector banks had high scores compared to managers working in Government sector. They suggested that banking sector management needs actively to articulate the need for an improved and consistent customer experience and branch managers should localize this approach and coach their staff to deliver it.

3. STATEMENT OF THE PROBLEM

The financial institutions are trying to provide all the services at the customers' doorstep. The customer has become the focal point either to develop or maintain stability in the business. Every engagement with the customer is an opportunity to either develop or destroy a customer's faith in the bank. The expectations of the customers have also increased many folds. Intense competition among the banks has redefined the concept of the entire banking system. The banks are looking for new ways not only to attract but also to retain the customers and gain competitive advantage over their competitors.

Though technology occupies a main place, main pillars of bankers (customers) cannot be underestimated. It is necessary to give due recognition to them by considering intense competition, sophisticated knowledge of the customers and expectation level of the customers. By realizing this, it is an attempt to bring down the perception of the employees towards CRM practices and the problems faced by the bank employees in implementing CRM.

4. OBJECTIVES OF THE STUDY

The present study aims to examine the following specific objectives:

1. To identify the bank employees' perception towards CRM practices
2. To find out the problems faced by the bank employees in implementation of CRM
3. To offer suitable suggestions for successful implementation of CRM.

5. HYPOTHESIS OF THE STUDY

On the basis of the review and the framed objectives, the following null hypothesis has been framed and the same is tested with appropriate statistical tool.

H₀: There is no significant association between the personal variables (gender, age, marital status, educational qualification, designation, job experience, nature of the job and location of the branch) of the sample employees and their perception towards CRM practices.

This hypothesis has been tested with Chi-square test at 5% level of significance.

6. SAMPLING DESIGN AND METHODOLOGY

The present study is an empirical research based on the survey method. Required primary data have been collected by adopting Multistage Stratified Random Sampling Technique.

6.1 Selection of the Study Area

There are 32 districts in Tamil Nadu. Among them, Erode district occupies an important position in both industrial and agricultural development. Hence, the present study is confined to Erode district of Tamil Nadu.

6.2 Selection of the Banks

On the basis of information provided by the Lead Bank officials of Erode district, it is found that there are 39 banks with 269 branches in the district. Of them, 21 are Public Sector Banks with 161 branches, 15 are Private Sector Banks with 75 branches, 20 branches of EDCC Bank, 1 branch of TIIC and 12 branches of Pallavan Gram Bank operating in the district. Among them, Public Sector Banks plays a vital role in economic upliftment of the district people. By realising its significance, it is decided to select the Public Sector Banks to collect the primary data. Accordingly, it is identified that Indian Overseas Bank, State Bank of India and Canara Bank are in the highest place by comparing the number of branches with 44, 32 and 30 branches respectively. Hence, these 3 Public Sector banks are selected purposively.

6.3 Selection of Taluk

Erode district is basically divided into 2 divisions namely, Erode (constituting Erode and Perundurai taluks) and Gobichettipalayam (constituting Gobichettipalayam, Sathyamangalam, Bhavani and Anthiyur taluks). Among them, Gobichettipalayam taluk has been purposively chosen for the present study as it serves as both agriculture and business center.

6.4 Selection of Revenue Blocks

From the information available in the Erode district's official website, it is found that there are 3 revenue blocks in Gobichettipalayam taluk viz., Gobichettipalayam, Thookannaikenpalayam (T.N. Palayam) and Nambiyur. It is decided to select all the branches of the selected banks from these blocks.

6.5 Selection of Bank Branches

From the information provided by the Lead Bank of Erode district, it is found that in the selected blocks, there are 6 branches of Indian Overseas bank, 4 branches of State Bank of India and 7 branches of Canara bank. All these 17 branches are chosen for the study. Details of the selected bank branches in the taluk with number of employees selected are given in the Table 1.

TABLE NO. 1: SELECTED BANK BRANCHES WITH NUMBER OF EMPLOYEES

Selected Banks	Revenue Block	Selected Branch	No. of Employees Selected
Indian Overseas Bank	Gobichettipalayam	Gobichettipalayam	2
		Modachur	1
		Vellankoil	1
		Odathurai	1
	T.N.Palayam	D.G.Pudur	1
Nambiyur	Nambiyur	1	
State Bank of India	Gobichettipalayam	Gobichettipalayam	2
		Kugalur	1
	T. N.Palayam	T.N.Palayam	1
	Nambiyur	Nambiyur	1
Canara Bank	Gobichettipalayam	Gobichettipalayam	2
		Kolappalur	1
		Kasipalayam	1
	T.N.Palayam	Kallipatti	1
		Bungalowpudur	1
	Nambiyur	Malayapalayam	1
		Getticheviyur	1
Total No. of Employees			20

Source: ACP 2012-13, Canara Bank, Lead bank, Erode District.

6.6 Selection of Sample Employees

It is decided to divide each block into 2 strata viz., town and rural area. Further, by considering the significance of Gobichettipalayam branch, it is decided to collect the primary data from 2 employees in these branches and 1 employee from the rural branches. Accordingly, 20 sample employees are selected as per Table 1. Well-structured and non-disguised Questionnaires were distributed among the sample employees after obtaining prior permission from the concerned bank manager. All the distributed Questionnaires have been collected and used for the further study.

7. FRAMEWORK OF ANALYSIS

Collected primary data have been analysed with the help of statistical tools like Standard Deviation and Chi-square test at 5% level of significance. Further, Simple Ranking Method has been applied to identify the most significant problems faced by the bank employees in implementing CRM.

8. ANALYSIS AND INTERPRETATION

8.1 EMPLOYEES' PERCEPTION TOWARDS CRM PRACTICES

To identify the bankers' perception towards CRM practices, Rensis Likert's 5 Point Scaling Technique has been followed. For which, 16 relevant statements have been given in the questionnaire for data collection. Such collected data have been quantified and classified. Details of the findings are given in Table 2.

TABLE NO. 2: CLASSIFICATION OF THE EMPLOYEES BY PERCEPTION SCORE

Perception	No. of Employees	Total Score	Mean Score	S. D
Negative	14(70.0)	514	36.71	4.23
Positive	6(30.0)	350	58.33	6.77
Total	20(100.0)	864	43.20	11.30

Figures in parentheses are percentage

Table 2 shows that the majority (70%) of the sample employees are having negative perception towards CRM practices. The mean score is 43.20 and standard deviation is 11.30.

8.2 CHI-SQUARE TEST ANALYSIS

The association between the independent variables of the sample employees and their perception towards CRM practices has been examined by framing a null hypothesis and the same has been tested with the help of Chi-square test at 5% level of significance. The findings are shown in Table 3.

TABLE NO. 3: PERCEPTION OF THE EMPLOYEES: CHI-SQUARE TEST

Independent Variables	Df	TV	χ^2	Result
Gender	1	3.841	0.010	Insignificant
Age	2	5.991	3.333	Insignificant
Marital Status	1	3.841	0.159	Insignificant
Educational Level	1	3.841	0.471	Insignificant
Designation	1	3.841	0.159	Insignificant
Experience	1	3.841	0.357	Insignificant
Location of the Branch	1	3.841	0.726	Insignificant

From the Table 3, it is clear that there is no significant association between the independent variables (gender, age, marital status, educational qualification, designation, job experience, nature of the job and location of the branch) of the sample employees and their perception towards CRM practices.

8.3 PROBLEMS FACED BY THE EMPLOYEES IN IMPLEMENT THE CRM

There is no doubt that the concept of CRM creates a new way of thinking about the customers in the minds of employees. At the same time, in the practical aspect employees are facing a number of problems. To analyze the problems faced by the bank employees in implementing the CRM, the problems like Exorbitant Work Load, Difficulty in Complete View of Customers, Fickle Life Style of the Customers, Heavy Competition, Lack of Training to IT Staff, Disparate Database, Poor Customer Feedback, Stringent Government Regulations, Inconsistent Regulatory Measurements and Concentrating in Profit Margins are considered after a deep and deliberate discussion with the experts. Selected sample employees have been asked to rank these problems according to their priority. For such ranks, scale value has been calculated by using Simple Ranking method. Details of the findings are shown in Table 4.

TABLE NO. 4: PROBLEMS FACED BY THE EMPLOYEES IN IMPLEMENT THE CRM: SIMPLE RANKING METHOD

Problems	Total Score	Mean Score	Rank
Exorbitant Work Load	132	6.60	1
Difficulty in Complete View of Customers	119	5.95	3
Fickle Life Style of the Customers	118	5.90	4
Heavy Competition	120	6.0	2
Lack of Training to IT Staff	100	5.0	9
Disparate Database	102	5.10	7
Poor Customer Feedback	101	5.05	8
Stringent Government Regulations	97	4.85	10
Inconsistent Regulatory Measurements	105	5.25	6
Concentrating in Profit Margins	106	5.30	5

From the Table 4, it is found that among different problems associated with the employees in implementing the CRM, Exorbitant Work Load has been ranked as the most serious problem. It is followed by Heavy Competition, Difficulty in Complete View of Customers, Fickle Life Style of the Customers, Concentrating in Profit Margins, Inconsistent Regulatory Measurements, Disparate Database, Poor Customer Feedback, Lack of Training to IT Staff and Stringent Government Regulations.

9. SUGGESTION AND CONCLUSION

In the present study, it is found that the majority (70%) of the sample employees are having negative perception towards CRM practices. Hence, it is suggested that the Government of India, RBI and the banks concerned should take all possible steps to change the perception of the employees into positive by imparting proper training to the employees and by conducting various refresher courses to them. Their practical problems should be removed to create a customer-friendly atmosphere in the banking premises.

In the existing competitive trend, all the banks have to maintain a good CRM to survive. By realizing this, this paper is a modest attempt to bring into light the perception of the employees towards CRM practices. It is hope that the suggested measures will be seriously considered by the Authorities concerned to have a good CRM for the betterment of relationship between the bankers and customers. Consequence of this, performance of the banks will glow.

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