

## **A Comprehensive Outlook on Customer Relationship Management in the Banking Sector**

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### **Abstract**

CRM is a vigorous factor to improve the performance of the banks. In order to excel in their services, the presentday banks have shifted their focus from the twin functions of accepting of deposits and lending of loans to anytime and Anywhere Banking. Fundamentally customers are regarded as non-core financial asset by the banks across the globe in contemporary scenario. Courtesy, correctness and rapidity are instrumental factors in the smoother performance of a bank. A highly satisfied customer will market for the bank and bring in more new customers to increase the business of the banks.

In this article, researcher has highlighted the aspects like usefulness, essence, factors affecting CRM and finally discussed steps to improve CRM in banking Industry. As it is empirical study, investigation was made on both bankers and customers and data were collected therefrom. Results were made based on the data analysis.

**Keywords:** CRM, KVB, SBI and Single Sample t Test

## **I. INTRODUCTION**

Customer relationship management (CRM) involves practices, strategies, and technologies banks use to manage and analyze customer interactions throughout the customer lifecycle. The goal is to enhance customer service, boost retention, and drive business growth. CRM systems gather customer data from various channels, such as websites, phone calls, live chat, direct mail, marketing, and social media. These systems provide customer-facing staff with detailed information, including personal details, purchase history, preferences, and concerns.

### **Customer Relationship Management In Banking Industry**

Emergence of reforms in financial sector has led to swift progress in the banking industry in India. The domination of financial sector transformation aims to increase the effectiveness and the competitiveness of the monetary structure. Latest technology has come to the existence and drive banks have given a new face to the Indian Banking industry. CRM is a vigorous factor to improve the performance of the banks. In order to excel in their services, the present day banks have shifted their focus from the twin functions of accepting of deposits and lending of loans to anytime and Anywhere Banking.

Fundamentally customers are regarded as non-core financial asset by the banks across the globe in contemporary scenario. Courtesy, correctness and rapidity are instrumental factors in the smoother performance of a bank. A highly satisfied customer will market for the bank and bring in more new customers to increase the business of the banks.

### **Objectives of the Study**

1. To throw light on the usefulness and essence of Customer Relationship Management in Indian Banking Industry.
2. To examine the factors affecting the CRM in Indian Banking Industry and discuss the steps to improve the CRM in Indian Banking Industry.

### **Statement of the Research Problem**

Customer Relationship Management in banking industry has become inevitable and mandatory as it improves the quality of service oriented to customers thereby customer satisfaction is always taken care of. Still some issues related to CRM in banking industry are persistent and incessant. In this article, some common issues are highlighted which include maintenance of data base of customers by bankers, lack of timely service extended by bankers, Technological updation and absence of overwhelming support of customers, design of services is made according to the interest of bankers and delay in obtaining loans and advances, making the process of banking online drive customers to switch over to other banks and integration with other banks.

### **Scope and Importance of the Study**

Customer Relationship management is the finest and the most efficient approach in maintaining and creating relationships with customers. Customer relationship management is not only pure business but also ideate strong personal bonding within people. Development of this type of bonding drives the business to new levels of success.

Once this personal and emotional linkage is built, it is very easy for any banks to identify the actual needs of customer and help to serve them in a better way. It is a belief that more the sophisticated strategies involved in implementing the customer relationship management, the more strong and fruitful is the banking business. Most of the organizations have dedicated world class tools for maintaining CRM systems into their workplace. Customers will become more loyal to their banks thereby they will remain in touch with banks forever. Banks will inform their customers of latest unique services and keep the customers up to date.

### **Review of Previous Studies**

**Baser, Narayan &Thakar and Dhavalkumar. (2015)** stated that In this day and age, customers are regarded as an article of trade. With the growth of Service Marketing, Customer Relationship Management (CRM) advanced and became popular in India. CRM became crucial to cope up with exceeding competitive market. (CRM) in a bank bring about important phases such as incorporating the communication tools to meet the needs of customers, referring each customer as individuals, and making the customer relationship an impressive and long-lasting experience. The purpose of this study is to determine the usefulness of CRM implementation on customer contentment and perceived business performance. It takes stock of findings and conclusion of different researchers so that it can provide fruitful insight into the CRM implementation. Also the paper put forward the view of various researchers together so that a conclusive picture can be drawn regarding CRM and its benefits.

**Bergenfield (2010)**highlighted businesses are in a constant race to increase profits, keep current customers and gain or poach new ones, competing for customers on a globalised market like never before. One of the many sets of tools aimed at aiding the interaction between supplier and customer is customer relationship management (CRM).

**Zaidan A. ZaidanDhman (2011)** mentioned that CRM is the enterprise approach to understanding and influencing customer behaviour through meaningful communications in order to improve customer satisfaction, customer acquisition, and customer retention and decrees customer loss.

## Research Methodology

The study was conducted on customers of major banks in Trichy City, including State Bank of India, Indian Bank, Canara Bank, and KarurVysya Bank. A multi-stage sampling technique was used, involving interviews with both customers and bankers. The research employed both descriptive and analytical research designs. Customers and bankers were randomly selected, and separate questionnaires were developed for each group. The sample size was 60, consisting of 40 customers and 20 bank employees from various banks in Chennai. Data collection was done through discussions with both customers and bankers at different times.

## Research Questions

1. Whether CRM is useful to customers as a whole so is bankers?
2. What are the factors affecting CRM in real time?

## Data Analysis and Result Discussion

**Table 1 Single Sample t Test for the usefulness and essence of Customer Relationship Management in Banking Industry**

	Test Value = 4			
	t	df	Sig. (2-tailed)	H0 (Accepted/Rejected)
Knowledge about Customers	5.028	59	.000	Result is significant in all cases and H0 is rejected as p value is less than .05
Customer Retention	4.254	59	.000	
Protection of Data Private	8.876	59	.000	

From the above table, it is inferred that usefulness and essence of CRM in Banking Industry is statistically tested post the collection of data. The aspect that is highly useful in CRM is Protection of Data Private as test statistic of t test is 8.876 while test statistic of customer retention is 4.254 and knowledge about customers whose t value is 5.028. Overall result is significant at .05 level and null hypothesis is accepted. Therefore, all the variables of usefulness and essence of CRM in banking industry are significant with each other.

**Table 2 Single Sample t Test for the factors affecting Customer Relationship Management and ways to improve CRM in Banking Industry**

	Test Value = 4			
	t	df	Sig. (2-tailed)	H0 (Accepted/Rejected)
Requirement of Skilful Staff	7.952	59	.000	Result is significant in all cases and H0 is rejected as p value is less than .05
Top Management Commitment	3.421	59	.001	
Customer Involvement	11.427	59	.000	

From the above table, it is inferred that factors affecting CRM and steps to improve CRM in Banking Industry is statistically tested post the collection of data. The aspect that is highly useful in CRM is customer involvement as test statistic of t test is 11.427 while test statistic of top management commitment is 3.421 and Requirement of Skilful Staff whose t value is 7.952. Overall result is significant at .05 level and null hypothesis is accepted. Therefore, all the variables of factors affecting CRM and steps to improve CRM in banking industry are significant with each other.

**Table 3 Bi-variate Correlation fortheusefulness and essence of Customer Relationship Management in Banking Industry**

		Knowledge about Customers	Customer Retention	Protection of Data Private
Knowledge about Customers	Pearson Correlation	1	.084	.129
	Sig. (2-tailed)		.525	.325
	N	60	60	60
Customer Retention	Pearson Correlation	.084	1	.008
	Sig. (2-tailed)	.525		.949
	N	60	60	60
Protection of Data Private	Pearson Correlation	.129	.008	1
	Sig. (2-tailed)	.325	.949	
	N	60	60	60

With regard to bi-variate correlation applied to find relationship among the variables of usefulness and essence of CRM in Banking Industry. Positive Correlation is observed and all the variables such as Knowledge about Customers, Customer Retention and Protection of

Data Private have no close relationship with each other variables. The result is not significant in any of the cases and null hypothesis i.e. there exist no close relationship among the variables of usefulness and essence of CRM is accepted at 5% level of significance.

**Table 4 Bi-variate Correlation for the factors affecting Customer Relationship Management and ways to improve CRM in Banking Industry**

		Requirement of Skilful Staff	Top Management Commitment	Customer Involvement
Requirement of Skilful Staff	Pearson Correlation	1	-.195	-.171
	Sig. (2-tailed)		.135	.191
	N	60	60	60
Top Management Commitment	Pearson Correlation	-.195	1	.442**
	Sig. (2-tailed)	.135		.000
	N	60	60	60
Customer Involvement	Pearson Correlation	-.171	.442**	1
	Sig. (2-tailed)	.191	.000	
	N	60	60	60

In relation to bi-variate correlation applied to find relationship among the variables of factors affecting Customer Relationship Management and ways to improve CRM in Banking Industry. Both Positive Correlation and negative correlation are observed. As regards requirement of skilful staff and Customer Involvement, negative correlation is witnessed and the results are not significant in both the cases. As against which, Top Management Commitment, The result is significant i.e. (.442) null hypothesis i.e. there exist no close relationship among the variables of factors affecting Customer Relationship Management and ways to improve CRM in Banking Industry is rejected at 5% level of significance.

**Table 5 Chi-Square Test for the usefulness and essence of Customer Relationship Management in Banking Industry**

	Chi-Square Value	df	Asymp. Sig.	H0 (Accepted/Rejected)
Knowledge about customers	54.667	3	.000	Result is significant in all cases and H0 is rejected as p value is less than .05
Customer Retention	45.733	3	.000	
Protection of Data Private	48.100	2	.000	

From the above table, Chi-Square test is performed to find the significant association among the variables of usefulness and essence of Customer Relationship Management in Banking Industry. Three variables namely knowledge about the customers, customer retention and protection of data private are identified and result is significant in all the cases and null hypotheses i.e. there exist no close association among the variables of usefulness and essence of Customer Relationship Management in Banking Industry is rejected as p value is less than .05 significant level.

**Table 6 Chi-Square Test for the factors affecting Customer Relationship Management and ways to improve CRM in Banking Industry**

	Chi-Square Value	df	Asymp. Sig.	H0 (Accepted/Rejected)
Requirement of Skilful Staff	76.667	3	.000	Result is significant in all cases and H0 is rejected as p value is less than .05
Top Management Commitment	49.200	3	.000	
Customer Involvement	56.700	2	.000	

From the above table, The Chi-Square test was conducted to identify the significant association among factors affecting Customer Relationship Management (CRM) and ways to improve CRM in the banking industry. The three variables examined—requirement of skilled staff, top management commitment, and customer involvement—showed significant results in all cases. The null hypothesis, which states that there is no close association among these variables, is rejected as the p-value is less than the 0.05 significance level. This indicates a significant relationship between the factors affecting CRM and steps to improve it.

## **Findings**

The results show that, for variables related to the usefulness and essence of CRM in the banking industry, the findings are significant at the 0.05 level, and the null hypothesis is accepted. This indicates that variables like customer knowledge, customer retention, and data privacy protection are significantly related. Similarly, for variables concerning factors affecting CRM and ways to improve it—such as the need for skilled staff, top management commitment, and customer involvement—the results are also significant at the 0.05 level, with the null hypothesis accepted. Thus, all these factors are significantly related.

## **Suggestions**

Customer Relationship Management (CRM) helps banks improve customer relationships by addressing customer issues, enhancing service quality, designing services based on customer satisfaction, and maintaining an organized database to prioritize loyal customers. Customers are crucial to a bank's long-term success, and unmet needs can lead to negative outcomes. To retain customers, banks must continuously improve service quality and keep them informed about new offerings. Banks should guide customers on how to use these services. When handling loan inquiries, bankers should respond politely. CRM enhances banking performance and benefits customers.

## **II. CONCLUSION**

Customer Relationship Management in Banking Industry is always need of the hour and customers get unique forms of services at the hands of bankers because of CRM. Customer Relationship Management increases number of benefits to the customers. Even if customers do not think of such services will ultimately get introduced by the bankers. Performance of Banks rapidly is becoming increasing and being effective. Services rendered to the customers are made more convenient than ever before.

## **Scope for Future Research**

As this topic only exhibits the CRM in banking industry by taking into account usefulness, essence, factors affecting CRM and ways to improve CRM in banking industry, it does not contain effect of CRM on banks performance. Therefore, Researcher should pursue his research on the impact of CRM on banks performance and role of RBI towards CRM also can be researched as this topic also is becoming more familiar in recent times.



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