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## Research Paper

# A STUDY ON CUSTOMER'S PERCEPTION TOWARDS THE CUSTOMER RELATIONSHIP MANAGEMENT PRACTICES IN PUBLIC SECTOR BANKS IN TIRUNELVELI DISTRICT

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## ABSTRACT

**C**ustomer Relationship Management (CRM) is an approach to managing a company's interaction with current and potential future customers. The CRM approach tries to analyze data about customer's history with a company, to improve business relationships with customers, specifically focusing on customer retention, and ultimately to drive sales growth. The main objective of the study is to present the customer's perception towards the customer relationship Management practices and problem faced by the customers in relation to customer relationship management practices in public sector banks in Tirunelveli district.

**KEY WORDS:** customer relationship management, customer retention, perception, sales growth.

## INTRODUCTION

Customer Relationship Management (CRM) is a well-known business concept. Managers today are working hard to build and maintain a relationship with the customer given the importance of customer lifetime value. While the concepts of CRM and Customer Lifetime value are well established and understood by managers, managing customer relationships has become a challenge for many managers. Several firms have implemented dedicated software tools for customer relationship management, and even more number of banks is planning to do the same.

## OBJECTIVES OF THE STUDY

1. To present the customer's perception towards customer relationship management practices in public sector banks in tirunelveli district
2. To analyse the customer's perception about the Customer Relationship Management practices in public sector banks.
3. To examine the problem faced by the customer in relation to customer relationship management practices in public sector banks.

## STATEMENT OF THE PROBLEM

In the current situation of competitive banking world, improvement day-by-day in customer services has most important tool for better further growth. Customer requirements, need, necessity and complaint are part of their

banking business-life. So, it is more important to bank because it is a service industry. This paper presents the customer's perception towards customer relationship management practices and problem faced by the customers in relation to CRM practices in public sector bank in Tirunelveli district

## HYPOTHESES OF THE STUDY

1. There is no significant difference among the respondents in respect of customers' perception towards customer relationship management practices in the public sector banks in Tirunelveli district.
2. There is no significant difference among the respondents in respect of the problem faced by the customers in relation to customer relationship management practices in public sector banks.

## METHODOLOGY

### Source of Data

The data required for the study were collected from primary and secondary sources. The primary data has been collected directly from the account holders of public sector banks by using interview schedule. The secondary data has been collected from the published journal, books, magazine and websites.

### Sampling Design

The study is confined to account holders of the public sector banks in Tirunelveli district. There are 188



branches of public sector banks in Tirunelveli district. Out of 188 branches of public sector banks, four public sector banks namely State bank of India is having 25 branches, Canara bank is having 35 branches, Indian bank has 24 branches and Indian overseas bank has 69 branches. The leading four public sector banks which are having 153 branches were taken for the study. From each of the 153 branches 4 customers were selected randomly. In total 612 sample customers were selected from the major public sector banks.

### Tools for Analysis

The data collected were processed further with the help of the appropriate statistical tools to analyse the data and to

derive inferences. ANOVA test was used for the analysis and to interpret the data.

### RESPONDENT'S PERCEPTION ABOUT CUSTOMER ACQUISITION

In order to find out the significant difference in perception about customer acquisition among the respondents, 'ANOVA' test is used with the null hypothesis as, "There is no significant difference in perception about customer acquisition among the respondents of public sector banks in Tirunelveli district". The result of 'ANOVA' test is presented in Table 1.

**Table 1**  
**Respondent's Perception about Customer Acquisition**

Customer Acquisition	Mean Scores			F Statistics
	Rural	Semi-urban	Urban	
Customer inquiry or response	3.7366	<b>3.7946</b>	3.9085	0.740
Inquiry captured	3.0714	3.1473	3.1463	0.433
Lead graded and prioritized	2.4196	2.4554	2.5793	1.216
Learning motives	2.2991	2.4688	2.4573	1.481
Lead nurturing or retention	2.6830	2.5893	2.6341	0.394
Direct response mail programs	2.4420	2.5759	2.6159	0.895
Utilization of telecommunication	3.1339	3.0714	3.1463	0.294
Focus on customer's decision process	3.4955	3.2545	3.5915	<b>5.047*</b>
Financial position	<b>3.9464</b>	3.7455	<b>4.1402</b>	<b>4.907*</b>

Source: Primary data \*Significant at five per cent level

From Table 1, it is understood that 'financial position' is the highly viewed variable as regards customer acquisition among the rural and urban respondents since their mean scores are 3.9464 and 4.1402. Among the semi-urban respondents the highly viewed variable as regards customer acquisition is 'customer inquiry or response' since its mean score is 3.7946. It is inferred from the above Table 1 that significant difference exist among the rural, semi-urban and urban respondents in the case of customer acquisition variable 'focus on customer's decision process' and 'financial position', since their 'F' statistics are significant at 5 per cent level.

### RESPONDENT'S PERCEPTION ABOUT CUSTOMER INTERACTION

In order to find out the significant difference in perception about customer interaction among the respondents, 'ANOVA' test is used with the null hypothesis as, "There is no significant difference in perception about customer interaction among the respondents of public sector banks in Tirunelveli district". The result of 'ANOVA' test is presented in Table 2.

**Table 2**  
**Respondent's Perception about Customer Interaction**

Customer Interaction	Mean Scores			F Statistics
	Rural	Semi-urban	Urban	
Interactive website	3.2143	3.1205	3.2134	0.250
Face to face transaction	3.0759	3.1250	3.1280	0.135
Information through different medium of communication E-mail, telephones and Fax	2.8304	3.0179	3.1890	4.334*
Personnel trained to handle customer	2.9018	3.1964	3.0976	3.839*
Technical support available	3.0268	2.9420	2.8598	0.997
Channel management improvement	3.1429	3.1027	3.0793	0.134
Instant messaging	<b>3.9955</b>	<b>3.8884</b>	<b>4.0488</b>	1.164
Flexibility	3.7321	3.6518	3.7500	0.453
Keep customer up-to-date	3.3214	3.4732	3.6890	3.683*

Source: Primary data \*Significant at five per cent level

From Table 2, it is understood that 'instant messaging' is the highly viewed variable in respect of customer interaction among the rural, semi-urban and urban respondents as their mean scores are 3.9955, 3.8884 and 4.0488. Table 3 shows that the significant difference in the perception about customer interaction among the respondents are identified in the case of customer interaction variables 'information through different medium of communication Email, telephone and fax',

'personnel trained to handle customer', and 'keep customer up-to-date' since its 'F' statistics are significant at 5 per cent level. So the null hypothesis is rejected.

### RESPONDENT'S PERCEPTION ABOUT CUSTOMER RETENTION

In order to find out the significant difference in perception about customer retention among the respondents, 'ANOVA' test is used with the null hypothesis as, "There is

no significant difference in perception about customer retention among the respondents of public sector banks in Tirunelveli district". The result of 'ANOVA' test is presented in Table 3.

**Table 3**  
**Respondent's Perception about Customer Retention in relation to Region**

Customer Retention	Region			F Statistics
	Rural	Semi-urban	Urban	
Innovative services	3.3839	3.3393	3.5122	2.230
Concentration of existing customers	2.8616	2.9372	2.9817	0.766
Understanding customer's needs	2.3527	2.6384	2.6890	4.944*
Build trust through relationship	2.6205	2.7545	2.7622	0.798
Decrease in the number of complaints	3.0402	3.0804	3.1341	0.321
Implement anticipatory service	3.1964	3.3170	3.3415	0.844
Proper guidance to new customers	3.4420	3.1730	3.4390	0.723
Secure customer relationship	3.7366	3.6071	3.8171	1.537
Individual care to customer	<b>4.1339</b>	<b>3.9464</b>	<b>4.1220</b>	1.830
Customer empowerment	3.5402	3.6071	3.6890	0.654

Source: Primary data

\*Significant at five per cent level

From Table 3, it is understood that 'individual care to customer' is the highly viewed variable in respect of customer retention among the respondents as its mean scores are 4.1339, 3.9464 and 4.1220. The analysis reveals that the significant difference in the perception about customer retention among the respondent is identified in the case of customer retention variable 'understanding customer's needs' since its 'F' statistics is significant at 5 per cent level. So the null hypothesis is rejected.

### RESPONDENT'S PERCEPTION ABOUT CUSTOMER PRODUCT/SERVICES MANAGEMENT

In order to find out the significant difference in perception about customer product/services management among the respondents, 'ANOVA' test is used with the null hypothesis as, "There is no significant difference in perception about customer product/services management among respondents of public sector banks in Tirunelveli district". The result of 'ANOVA' test is presented in Table 4

**Table 4**  
**Respondent's Perception about Customer Product/Services Management**

Customer Product/Services Management	Mean Scores			F Statistics
	Rural	Semi-urban	Urban	
Online banking	2.9375	3.0520	3.1524	2.759
Internet banking	2.0759	2.2321	2.2195	1.896
Mobile banking	2.8705	2.0536	2.2927	7.463*
Modern banking services	2.7009	2.6920	2.4878	3.336*
Green channel counter	2.3259	2.4732	2.5122	2.272
Green remit card	2.5268	2.6563	2.7546	2.355
Insta debit card	2.5848	2.6384	2.6951	0.392
Point of sale machine	2.4107	2.5491	2.8110	5.266*
Xpress credit	2.6786	2.5402	2.7378	1.550
Paperless transaction for green channel counter	2.7277	2.5848	2.7195	0.791
Buddy product-(recharge, fund transfer)	2.7991	2.7534	2.8232	0.178
NRI services	3.0848	3.1250	3.0915	0.049
Loan services	3.8795	3.5848	3.8537	3.745*
Anywhere banking	<b>3.9643</b>	<b>3.7902</b>	<b>3.8476</b>	1.367
24 hour services	3.9375	<b>3.8259</b>	<b>3.9390</b>	0.771
Single window services	3.7948	3.5625	3.6890	2.180
Charge free banking	3.6295	3.5045	3.5183	0.775
Insurance advice	3.6161	3.5179	3.6524	0.709
Bank assurance	3.4554	3.3795	3.3354	0.422

Source: Primary data

\*Significant at five per cent level

From Table 4, it is understood that 'anywhere banking' is the highly viewed variable in respect of customer product/services management among the rural bank respondents as its mean score is 3.9643. Among the semi-urban and urban respondents the highly viewed variable is '24 hour services' as its mean scores are 3.8259 and 3.9390. The analysis reveals

that significant difference in the perception about customer product/services management among the respondents is identified in the case of customer product/services management variables 'mobile banking, modern banking, point of sale machine and loan services' since their 'F' statistics are significant at 5 per cent level. So the null hypothesis is rejected.

## RESPONDENT'S PERCEPTION ABOUT CUSTOMER VALUE

In order to find out the significant difference in perception about customer value among the respondents, 'ANOVA' test is used with the null hypothesis as, "There is

no significant difference in perception about customer value among the respondents of public sector banks in Tirunelveli district". The result of 'ANOVA' test is presented in Table 5

**Table 5**  
Respondent's Perception about Customer value

Customer Value	Mean Scores			F Statistics
	Rural	Semi-urban	Urban	
Customer service and support improvement	3.6741	3.6607	3.7073	0.244
Building an attractive virtual community	2.9063	3.0000	3.1280	3.048*
High quality service	2.3661	2.6473	2.6707	2.305
Full trust on the service rendered by banks	2.7277	2.8661	2.8598	0.768
Services offered by bank develop good impression	3.3348	3.2366	3.4085	1.254
Customers feel relaxed using banking services	3.5045	3.4911	3.6463	0.980
Services rendered by bank attract customer	3.5670	3.4688	3.6341	0.998
Full confident with the security level	3.4330	3.4911	3.4024	0.319
Bank always delivers superior services	3.5446	3.5134	3.5549	0.062
Create win-win price	<b>3.7857</b>	<b>3.8348</b>	<b>3.7561</b>	0.218

Source: Primary data

\*Significant at five per cent level

From Table 5, it is understood that 'create win-win price' is the highly viewed variable in respect of customer value among the respondents as their mean score is 3.7857, 3.8348 and 3.7561. The analysis reveals that significant difference in the perception about customer value among the respondents is identified in the case of customer value variable 'building an attractive virtual community' since its 'F' statistics is significant at 5 per cent level. So the null hypothesis is rejected.

## PROBLEM FACED BY RESPONDENTS IN RELATION TO CUSTOMER RELATIONSHIP MANAGEMENT PRACTICES IN PUBLIC SECTOR BANKS

### RESPONDENT'S PROBLEMS ABOUT OPERATION OF ACCOUNT

In order to find out the significant difference in operation of account related problem among the respondents, 'ANOVA' test is used with the null hypothesis as, "There is no significant difference in operation of account related problem among the respondents of public sector banks in Tirunelveli district". The result of 'ANOVA' test is presented in Table 6

**Table 6**  
Respondent's Problems about Operation of Account

Operation of Account Related Problem	Mean Scores			F Statistics
	Rural	Semi-urban	Urban	
Seeking an account holder to get introduced	<b>3.6786</b>	<b>3.7143</b>	<b>3.7500</b>	0.489
Absence of ATM centres	3.0848	3.2232	3.1707	1.297
Improper entries in passbook	2.3482	2.5491	2.4329	2.042
Delay in sanctioning loan	2.4018	2.3839	2.2195	1.218
Charges of minimum balance maintenance	2.8795	2.9134	3.0061	0.720
Failure of token number indicate	3.0625	2.9643	3.1707	1.590
Restriction in operation	3.1161	3.0000	3.2317	1.597
Absence of evening and holiday counter	2.9911	3.0982	3.0488	0.400
High collection of charges	3.2500	3.3080	3.2683	0.123
Non sufficient funds	3.6696	3.3616	3.7256	<b>4.626*</b>

Source: Primary data

\*Significant at 5 per cent level

From Table 6, it is understood that 'seeking an account holder to get introduced' is the highly viewed variable in respect of operation of account related problem among the rural, semi-urban and urban respondents as their mean scores are 3.6786, 3.7143 and 3.7500. It is evident from Table 6 shows that the significant difference in the problem about operation of account among the different respondents is identified in the case of operation of account related problem variable 'non sufficient funds' since its 'F' statistics is significant at 5 per cent level. So the null hypothesis is rejected.

### RESPONDENT'S PROBLEMS ABOUT ENQUIRY COUNTER

In order to find out the significant difference in enquiry counter related problem among the respondents, 'ANOVA' test is used with the null hypothesis as, "There is no significant difference in enquiry counter related problem among the respondents of public sector banks in Tirunelveli district". The result of 'ANOVA' test is presented in Table 7.

**Table 7**  
**Respondent's Problems about Enquiry Counter**

Enquiry counter related Problem	Mean Scores			F Statistics
	Rural	Semi-urban	Urban	
Non availability of staff	<b>3.4911</b>	<b>3.5491</b>	<b>3.5671</b>	0.709
Un courteous response	2.7098	2.7979	2.7927	0.580
Inadequate information	2.2009	2.1830	2.0732	0.805
Staff impatient and unhappy to respond	2.3884	2.3438	2.1890	1.298
Non availability of enquiry counter	2.8348	2.9286	2.8354	0.408

Source: Primary data \*Significant at 5 per cent level

From Table 7, it is understood that among the rural, semi-urban and urban respondents the highly viewed variable in respect of enquiry counter related problem is 'non availability of staff' since their mean scores are 3.4911, 3.5491 and 3.5671. The above Table 7 reveals that there is no significant difference in problem about enquiry counter related problem among the respondents since their respective "F" statistics are not significant at 5 per cent level.

### RESPONDENT'S PROBLEMS ABOUT TECHNOLOGY

In order to find out the significant difference in problems related to technologies among the respondents, 'ANOVA' test is used with the null hypothesis as, "There is no significant difference in problem related to technologies among the respondents of public sector banks in Tirunelveli district". The result of 'ANOVA' test is presented in Table 8.

**Table 8**  
**Respondent's Problems about Technology**

Problem related to Technology	Mean Scores			F Statistics
	Rural	Semi-urban	Urban	
Power supply problems	3.5268	3.5134	3.5976	0.698
Machine problem	2.9643	3.1339	3.0183	1.497
Inadequate information	2.6116	2.8170	2.5671	2.283
Lack of system knowledge	2.7902	2.8080	2.8780	0.207
Network problems	<b>3.8750</b>	<b>3.7634</b>	<b>3.9329</b>	1.989
Lack of training	3.5893	3.5938	3.7195	0.959

Source: Primary data \*Significant at 5 per cent level

From Table 8, it is understood that among the respondents the highly viewed variable in respect of problem related to technologies is 'network problems' since their mean scores are 3.8750, 3.7634 and 3.9329. The Table 8 reveals that there is no significant difference in problem related to technologies among the respondents since their respective "F" statistics are not significant at 5 per cent level.

### RESPONDENT'S PROBLEMS ABOUT EMPLOYEES

In order to find out the significant difference in employees related problem among the respondents, 'ANOVA' test is used with the null hypothesis as, "There is no significant difference in employees related problem among the respondents of public sector banks in Tirunelveli district". The result of 'ANOVA' test is presented in Table 9.

**Table 9**  
**Respondent's Problems about employees**

Employee related problem	Mean Scores			F Statistics
	Rural	Semi-urban	Urban	
Staff impatient to answer the customers	<b>3.2500</b>	<b>3.2277</b>	<b>3.2744</b>	0.189
Staff unhappy to respond the customer	2.4643	2.5446	2.4268	1.041
Coming late to the bank	2.0134	2.0446	2.0098	0.336
Staff did not help to solve the problems	2.2277	2.3125	2.1707	0.839

Source: Primary data \*Significant at 5 per cent level

From Table 9, it is understood that among respondents the highly viewed variable in respect of employee related problem is 'network problems' since their mean scores are 3.2500, 3.2277 and 3.2744. Table 9 reveals that there is no significant difference in employees' related problem among the respondents since their respective "F" statistics are not significant at 5 per cent level.

### RESPONDENT'S PROBLEMS ABOUT ATM

In order to find out the significant difference in ATM related problem among the respondents, 'ANOVA' test is used with the null hypothesis as, "There is no significant difference in ATM related problem among the respondents of public sector banks in Tirunelveli district". The result of 'ANOVA' test is presented in Table 10

**Table 10**  
**Respondent's Problems about ATM**

ATM related problem	Mean Scores			F Statistics
	Rural	Semi-urban	Urban	
Networking problems	3.1116	<b>3.1652</b>	3.1524	0.288
Machine complexity	2.4688	2.5491	2.6159	1.169
Failure to maintain sufficient balance	2.2054	2.2813	2.3354	0.516
No alternate arrangement for power failure	2.8125	2.8036	2.9136	0.515
Sometimes ATM under repair	2.8527	3.0223	3.1098	<b>2.433*</b>
Unsuitable location of ATM	2.9196	2.8080	3.0920	<b>2.488*</b>
ATM card struck inside machine	3.0938	2.8438	<b>3.3232</b>	<b>2.386*</b>
No cash	<b>3.4241</b>	3.1473	3.2022	<b>2.411*</b>

Source: Primary data

\*Significant at 5 per cent level

From Table 10, it is understood that 'no cash' is the highly viewed variable as regards ATM related problem among the respondents since its mean score is 3.4241. Among the semi-urban respondents the highly viewed variable as regards ATM related problem is 'networking problems' since its mean score is 3.1652. Among the urban respondents the highly viewed variables as regards ATM related problem is 'ATM card struck inside machine' since its mean score is 3.3232. It is inferred from Table 10 that significant difference exist among the respondents in the case of ATM related problem variables

'sometimes ATM under repair, unsuitable location of ATM, ATM card struck inside machine', since their 'F' statistics are significant at 5 per cent level.

### RESPONDENT'S PROBLEMS ABOUT CONSULTANCY

In order to find out the significant difference in consultancy related problem among the respondents, 'ANOVA' test is used with the null hypothesis as, "There is no significant difference in consultancy related problem among the respondents of public sector banks in Tirunelveli district". The result of 'ANOVA' test is presented in Table 11.

**Table 11**  
**Respondent's Problems about Consultancy**

Consultancy related problem	Mean Scores			F Statistics
	Rural	Semi-urban	Urban	
Getting appointment for consultancy	3.2500	<b>3.2232</b>	<b>3.2439</b>	0.083
Delay in getting the services	2.4420	2.5402	2.5305	0.942
Insufficient advice	2.0821	2.1518	2.0756	1.723
Extra ordinary fees on consultations	2.3839	2.4152	2.5427	0.839
Negative response	<b>3.2946</b>	2.8393	2.9451	1.297

Source: Primary data

\*Significant at 5 per cent level

From Table 11, it is understood that 'negative response' is the highly viewed variable as regards consultancy related problem among the rural respondents since its mean score is 3.2946. Among the semi-urban and urban respondents the highly viewed variable as regards consultancy related problem is 'getting appointment for consultancy' since their mean score are 3.2232 and 3.2439. Table 11 reveals that there is no significant difference in consultancy related problem

among the respondents since their respective "F" statistics are not significant at 5 per cent level.

### RESPONDENT'S PROBLEMS ABOUT SAFE CUSTODY

In order to find out the significant difference in safe custody problem among the respondents, 'ANOVA' test is used with the null hypothesis as, "There is no significant difference in safe custody among the respondents of public sector banks in Tirunelveli district". The result of 'ANOVA' test is presented in Table 12.

**Table 12**  
**Respondent's Problems about Safe Custody**

Safe custody problem	Mean Scores			F Statistics
	Rural	Semi-urban	Urban	
Restricted access	3.3304	3.3929	3.3963	0.578
User inconvenience	2.8125	2.8929	2.9329	0.755
Locker rent	2.3661	2.5089	2.3110	1.177
Restricted usage	2.6563	2.7232	2.7195	0.194
Charge on maintenance of the locker key	2.9911	2.9732	3.0854	0.376
Size of the safe	<b>3.8080</b>	<b>3.8795</b>	<b>4.2500</b>	<b>6.949*</b>

Source: Primary data

\*Significant at 5 per cent level

From Table 12, it is understood that 'size of the safe' is the highly viewed variable as regards safe custody problem among the rural, semi-urban and urban respondents since their mean score are 3.8080, 3.8795 and 4.2500. It is

inferred from Table 12 that significant difference exist among the rural, semi-urban and urban respondents in the case of safe custody problem variable 'size of the safe' since its 'F' statistics is significant at 5 per cent level.

**FINDINGS**

- ❖ Among the respondents there is a significant difference in the perception relating to customer acquisition dimension of customer relationship management.
- ❖ There is a significant difference in perception relating to customer interaction dimension of customer relationship management. It is revealed through the variables namely 'information through different medium of communication E-mail, telephones and Fax, personnel trained to handle customer and keep customer up-to-date.
- ❖ Among the respondents there is a significant difference in perception relating to customer retention dimension of customer relationship management. It is revealed through the variable namely understanding customer's needs.
- ❖ There is a significant difference in perception relating to customer product/services management dimension of customer relationship management. It is revealed through the variables namely mobile banking, modern banking services, point of sale machine and loan services.
- ❖ Among the respondents there is a significant difference in the perception relating to customer value dimension of customer relationship management. It is revealed through the variable namely building an attractive virtual community.
- ❖ There is a significant difference among the respondents relating to operation of account related problem. It is revealed through the variable namely non-sufficient fund.
- ❖ Among the respondents there is no significant difference in the enquiry counter related problem. It is revealed through the variables namely non availability of staff, uncourteous response, inadequate information, staff impatient and unhappy to respond and non availability of enquiry counter.
- ❖ There is no significant difference among the respondents in the problems related to technologies.
- ❖ Among the respondents there is no significant difference in the employee related problems.
- ❖ There is a significant difference among the respondents as regards ATM related problem. It is revealed through the variables namely sometimes ATM under repair, unsuitable location of ATM, ATM card struck inside machine and no cash.
- ❖ Among the respondents there is no significant difference in the consultancy related problem.
- ❖ There is a significant difference among the respondents as regards safe custody problem. It is revealed through the variable namely size of the safe.

**CONCLUSION**

The service sector in India is fast growing and their contribution to economic development is really impressive due to advancement in information technology. Among various services in service sector, banking services occupies a key role both in the development of individual customer in their business and in social life. The study highlighted the customers' perception regarding the customer relationship management and the problems faced by the customers of the public sector banks as regards customer relationship management. Bankers can further identify the extent to which they are able to maintain customer relations and the measures they can take to improve their relationship. Hence the concept of 'CRM' may be emphasized so that the customers are treated royally in relation to bank services. To be successful a bank need to be not just high tech but high touch as well.

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