

**THE EFFECTS OF E-CRM ON CUSTOMER SATISFACTION OF NEW
GENERATION IN BANKING SECTOR**

*Dissertation submitted to the Mahatma Gandhi University, Kottayam in
partial fulfillment of the requirement for the degree of*

MASTER OF COMMERCE

Submitted by

ARYA KRISHNAN

(Reg.no: 2100110254643)

UNDER THE GUIDANCE OF

Dr. AJAY JOSEPH

(Asst.professor school of Commerce and management)



**SCHOOL OF COMMERCE AND MANAGEMENT STUDIES
BHARATA MATA COLLEGE**

THRIKKAKARA

2021-2023

DECLARATION

I hereby declare that the project on “THE EFFECTS OF E-CRM ON CUSTOMER SATISFACTION OF NEW GENERATION IN BANKING SECTOR” submitted in partial fulfillment of the Master of Commerce in Mahatma Gandhi University is a record of bonafide research work carried out by me under the guidance and supervision of Dr. AJAY JOSEPH, and no part of it has been submitted for any other degree or diploma.

PLACE : THRIKKAKARA
DATE :

ARYA KRISHNAN

BHARATA MATA COLLEGE, THRIKKAKARA
SCHOOL OF COMMERCE AND MANAGEMENT STUDIES

CERTIFICATE

I hereby declare that the Dissertation entitled "THE EFFECTS OF E-CRM ON CUSTOMER SATISFACTION OF NEW GENERATION IN BANKING SECTOR" is bona fide piece of research work done by ARYA KRISHNAN in partial fulfillment of the Master of Commerce in Mahatma Gandhi University under my supervision.

Dr. AJAY JOSEPH
Assistant Professor
School of Commerce and Management Studies
Bharata Mata College
Thrikkakara

Counter signed by:
Dr. PONNY JOSEPH
Head of the Department
School of Commerce and Management Studies
Bharata Mata College
Thrikkakara

ACKNOWLEDGEMENT

At the outset, words are inadequate to express my whole hearted thankfulness **to God Almighty**, the source of all wisdom and power for leading me kindly in each and every association of this project endeavor.

I proudly utilize this opportunity to express my thanks and sincere gratitude to my esteemed guide, **Dr. AJAY JOSEPH**, School of Commerce and Management Studies,

Bharata Mata College, Thrikkakara for his timely and valuable guidance, encouragement, enthusiasm and dynamism, which enabled me to bring out the project.

I express my sincere gratitude to Dr. Ponny Joseph, the Head of the Department of School of Commerce and Management Studies for her prompt helpfulness and guidance.

I acknowledge my sincere thanks to Dr. Johnson KM, Principal, Bharata Mata College, Thrikkakara for his encouragement and help in making this project fruitful.

I take this opportunity to express my courtesy to all teachers of the Department of Commerce, Bharata Mata College, Thrikkakara for their valuable suggestions regarding the project.

It is a pleasure to record my sincere thankfulness to my parents and friends who have been constantly helping me to complete this project in time.

ARYA KRISHNAN

CONTENTS

Chapter	Title		Pg no
		Introduction	
1	1.1	Introduction	
	1.2	Statement of problem	
	1.3	Scope of study	
	1.4	Significance of study	
	1.5	Objectives of the study	
	1.6	Hypothesis of the study	

	1.7	Research Methodology	
	1.8	Limitations of the study	
	1.9	Chapterisation	
2		Review of literature and theoretical framework	
	2.1	Review of literature	
	2.2	Review of variables	
	2.3	Introduction to Ecrm	
3		Data analysis and interpretaion	
	3.1	Demographic profile of respondents	
	3.2	Reliability analysis	
	3.3	Descriptive analysis 1	
	3.4	Descriptive analysis 2	
	3.5	Hypothesis testing and model valuation	
	3.6	Summary	
4		Findings , conclusion and suggestion	
	4.1	Introduction	
	4.2	Objectives	
	4.3	Methodology of the study	
	4.4	Summarized findings	
	4.5	Theoretical contribution	
	4.6	Suggestion	
	4.7	Conclusion	
		Bibliography	
		Appendix	

List of tables

Sl.no	Title	Pg no.
-------	-------	--------

2.2.1	Measures of privacy	
2.2.2	Measures of Quality of service	
2.2.3	Measures of Trust	
2.2.4	Measures of Customer satisfaction	
2.2.5	Measures of Ecrm	
3.1.1	Gender	
3.1.2	Age	
3.1.3	Bank A/c	
3.1.4	Category of place	
3.2.1	Cronbach coefficient alpha	
3.3.1	Measures privacy	
3.3.2	Measures quality of service	
3.3.3	Measures trust	
3.3.4	Measures customer satisfaction	
3.3.5	Measures ecrm	
3.4.1	One sample test	
3.5.1	Correlation between independent and dependent variables	
3.5.2	Model summary	
3.5.3	Anova of regression model	
3.5.4	Coefficients of Regression analysis	
3.5.5	Model summary	

3.5.6	Anova of regression model	
3.5.7	Coefficient of regression analysis	

List of figures

Sl.no	Title	Pg no
1.1	Hypothesis model	
3.1	Validated model	

THE EFFECTS OF E-CRM ON CUSTOMER SATISFACTION OF NEW GENERATION IN BANKING SECTOR

Abstract

Traditional transactional banking in India is being replaced by Relationship Marketing.

It's clear from the tagline "Client is King" that every company situation revolves on making the customer happy. In order to better understand the customer's wants and expectations, the CRM idea has been put into place, with the goal of establishing a long-term connection. In today's business environment, banks' success depends on a variety of factors, including a commitment to individualized service, effective database management, a focus on building client loyalty, and effective retention measures. The purpose of this article is to discuss the goals, methods, and advantages of e-CRM in the Indian banking industry. The purpose of this paper is to examine the effect of trust, privacy, service quality and customer satisfaction on the success of electronic customer relationship management (E-CRM) systems. A well-structured questionnaire was created during the study to gather data from 101 bank employees in order to achieve the study's goals and determine the outlook of the technostress factors in banks. Both primary and secondary data are used in the investigation. The non-probability sampling method was used to achieve the goals of the study. In the investigation, a total of ten hypotheses were developed. To address the research's aim, topic, and objectives, data were subjected to a variety of methods, including reliability analysis, t-test, ANOVA, correlation analysis and regression analysis. The internal consistency of the research instrument utilized in the study was examined using a reliability analysis. It was discovered that the scale's dependability was 0.7, reflecting a respectable level of reliability and analysis fit.

Keyword -Ecrm , Banking , Customer

CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

Today's contentious focus on both sides is the relationship between bankers and their clients. It entails all the actions required to establish, develop, preserve, and keep up a successful relationship with the target clients. Customer relationship management keeps tabs on the evolution of both new and existing services as well as the needs of the market today and in the future. The establishment and maintenance of mutually beneficial long-term connections with the strategically significant clients" is how CRM is defined. The expansion, maintenance, and optimization of the business's long-lasting,

mutually beneficial relationship with its clients. The major objective of effective customer relationship management is to comprehend the wants and wishes of the customer. This is done by putting their demands at the center of corporate operations and combining them with the organization's strategies, people, processes, and technology. In the private sector as well as the public sector, labor-intensive commercial operations are being quickly replaced by computers, information technology, and networking. Computers, the Internet, and information technology have all converged since the early 1990s to replace labor- and paper-intensive banking procedures between and among commercial banks. The widespread use of ATMs, credit cards, debit cards, smart cards, and loans through e-CRM through the Internet are examples of this. Electronic commerce refers to this kind of computer-based bank-to-bank, bank-to-consumer, and consumer-to-consumer transactional and informational communication

CRM is a business strategy for managing companies relationship with customers to increase sales,profitability,revenue and to enhance customer loyalty.3 components

- Customer
- Relationship
- Management

E-CRM means Customer Relationship Management. Mainly CRM in the banking industry aims to build and maintain long lasting connections with clients in order to benefit both the clients and the banks. Gaining new clients while keeping old ones happy is a struggle in today's business world. Companies are adapting to the changing industry in today's changing environment by eschewing outdated methods of acquiring and keeping customers. Because of advances in information and communication technology (ICT), customers now have additional market prospects. Due to this, businesses now have more opportunities to compete with one another to win over clients or customers.

Maintaining long-term ties with clients is crucial. CRM is mostly utilized to address various customer-related problems. The distinction between financial institutions that are affiliated with banks and those that are not is blurring. Today, banking activities are employed to provide consumers with other services at their convenience and as needed, in addition to borrowing and loading-CRM focuses on acquiring and keeping economically beneficial consumers while getting rid of less lucrative ones. The basic and crucial goal of the banking sector nowadays is customer happiness.

An efficient and integrated CRM approach automates the marketing, sales, and customer service processes. Electronic customer relationship management, or ECRM, is the use of Internet-based technology, such as emails, websites, chat rooms, forums, and other channels, to achieve CRM goals. Electronic customer relationship management provides a channel for communications between a business, its customers, and its staff through Web-based technologies. The process integrates software, hardware, procedures, and management commitments in order to support CRM business initiatives that are implemented across the whole firm. Electronic customer relationship management is fueled by simple Internet access through a range of platforms and gadgets, including laptops, mobile devices, desktop PCs, and TVs. But it's not software; rather, it's the utilization of web-based tools for communication and comprehension. A good E-CRM system generates and maintains an analytical database, tracks a client's history in real time across a range of channels, and optimizes a customer relationship in the three areas of attraction, expansion, and maintenance. Data collection for E-CRM strategies often comprises information on the customer, transaction history, product, and contents. The results of the analysis of the customer characteristics include a transactional analysis that includes the profile and transaction history of the customer as well as an activity analysis that includes exploratory activities that show the customer's navigation, shopping cart, purchasing behavior, and more.

1.2 STATEMENT OF THE PROBLEM

The success and failure of a bank depends on how much they fulfill the customer's needs and wants. A bank should always meet the customer all the day to day activities and also should face the day to day competitive environment. A customer's needs and expectations will change from time to time and they will be very complex. So in the new generation most of them are using online banking services. CRM is mainly for acquiring, retaining and growing more profitable customers.

1. Does it E-CRM affect the customer need and wants
2. Will they be satisfied?

1.3 SCOPE OF THE STUDY

The study mainly focuses on the effect of E-CRM and how it satisfies the customer in this new generation in the banking sector. This study focuses on the people who are using online banking, with particular reference to Ernakulam district.

1.4 SIGNIFICANCE OF THE STUDY

As there is a rapid change in technology Ecrm mainly assists banks in acquiring more and more Customers, as well as growing customer base and retaining them for an extended period of time. It helps in simplifying the increasing the marketing and sales, and also for new customers and increasing customer revenue. Helps banks manage customers and better understand their needs in order to provide the right solutions, quickly.

1.5 OBJECTIVES OF THE STUDY

1. To explore the antecedence of E-CRM among customers of banks
2. To measure the Level of customer satisfaction among customers of banks
3. To study the impact of antecedence of E-CRM on customer satisfaction among customers of banks

1.6 HYPOTHESIS OF THE STUDY

The following are the alternative hypothesis for the study

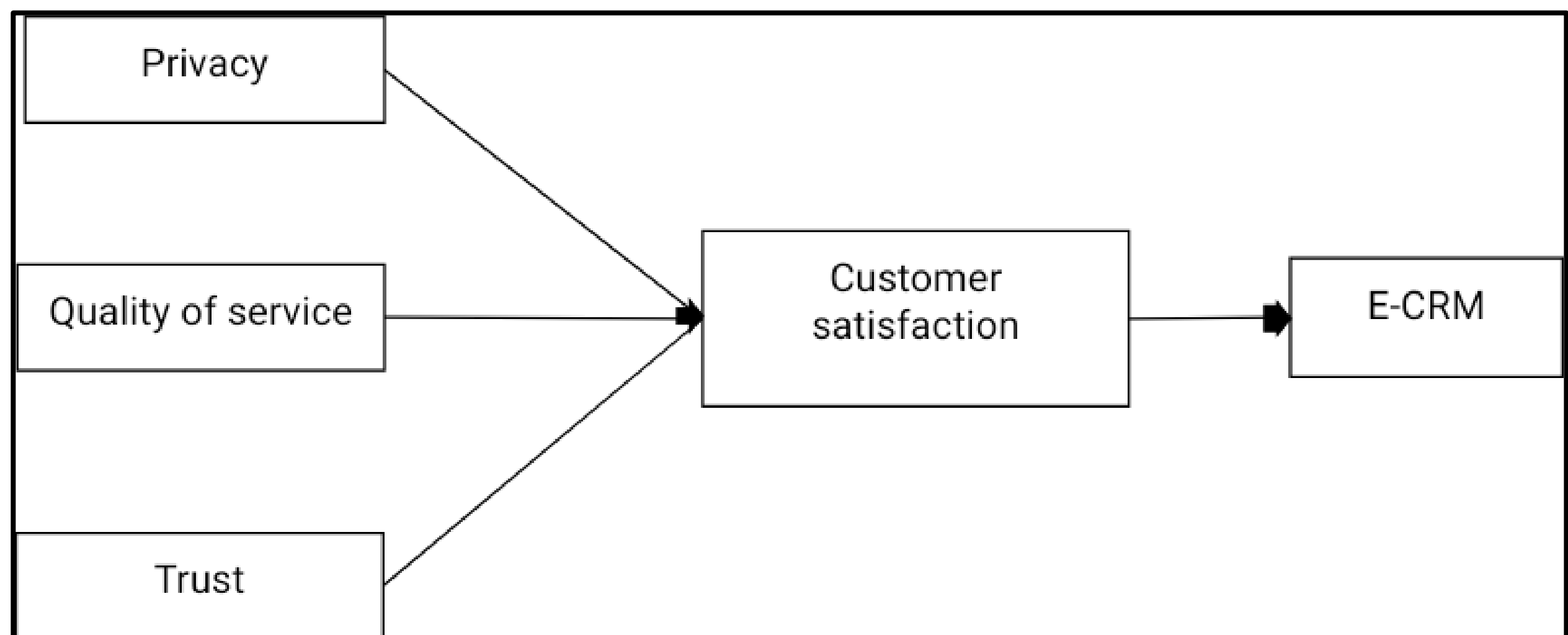
Ha1 : There is no significant relationship between privacy and customer satisfaction

Ha2 : There is no significant relationship between quality of service and customer satisfaction

Ha3 : There is no significant relationship between trust and customer satisfaction.

Ha4 : There is no significant relationship between customer satisfaction and E-CRM.

Figure 1.1 Hypothesis Model



Source: Compiled by the researcher based on extensive review

1.7 RESEARCH METHODOLOGY

Research methodology is a science of studying how research is carried out. The study tries to look at the customer satisfaction in the Ecrm of banking sector. During the study 3 independent variables, One mediating variable and one dependent variable were tested. The independent variables are privacy, Quality of service and trust. Mediating variable is customer satisfaction and the dependent variable is Ecrm.

1.7.1 DATA COLLECTION

Both primary and secondary data were used for data collection. Primary data were collected from the respondings through Google forms and then electronically summarized through SPSS. Secondary data were collected from various websites, journals and books.

1.7.2 SAMPLE

The data on the subject of study were mobilized from New Generation people in Ernakulam District.

1.7.3 SAMPLE SIZE

For the study 100 samples were collected from the new generation people in Ernakulam District.

1.7.4 METHOD OF DATA COLLECTION

Data was collected from the restaurants irrespective of gender age category of place and bank accounts using a structured questionnaire prepared digitally in Google forms. 101 samples were selected by using the convenient sampling method of Ernakulam District.

1.7.5 SOURCES OF DATA

Data is a collection of discrete values that convey information, Describing the quantity, Quality, Statistics and other basic units of meaning or simply sequences of samples that may be further interpreted. Sources of information are mainly classified into two:

1.7.5.1 Primary data

Primary data are the first hand information collected specifically for a purpose through service, questionnaires and direct interviews. In the study the primary data was collected using a structured Google form questionnaire. Validated questionnaires are selected and adapted to measure the variables. Responses on various measures used in the study were obtained on 5. scale based on agreements as strongly agree(5), agree(4), neutral(3), disagree(2), and strongly disagree(1).

1.7.5.2 Secondary data

Secondary data is the information that is already collected by and readily available from the other sources. Such data are more quickly obtainable than primary data. Secondary data for the study was collected from various books, various articles published in online journals, Magazines, and websites.

1.7.6 TOOLS USED FOR ANALYSIS

The primary data collected were statistically coded, processed, classified, tabulated and analyzed by using statistical and mathematical tools and techniques like percentages, mean, median, mode and standard deviation. In this study, tables and statistical results were derived with the help of the software called Statistical Package For Social Science [SPSS].

1.8 LIMITATIONS OF THE STUDY

Some of the limitations of the study;

- Availability of time and resources are the limiting factors of study.
- The possibility of the respondent's responses being biased cannot be ruled out.
- Due to the limited number of respondents, the findings may not be the same for the whole population.
- This study is limited to new generations in the banking sector with particular reference to Ernakulam district.

1.9 CHAPTERISATION

For the convenience, the study has been divided into four chapters

CHAPTER 1 : Introduction

This Section gives a brief introduction to the study. It covers the significance of the study Statement of the problem, Objectives, Hypothesis, Research methodology, tools for analysis and limitations of the study.

CHAPTER 2 : Theoretical Framework and review of literature

It includes the various theoretical aspects related to the topic and also includes the review of previous studies related to the topic .

CHAPTER 3 : Data analysis and interpretation

This section covers the analysis of the data collected in order to obtain the objectives of the study. The analysis is done with the help of SPSS.

CHAPTER 4 : Findings, suggestions and conclusions

This section covers the findings, suggestions and conclusions derived from this study.

Bibliography

Appendix

CHAPTER 2

REVIEW OF LITERATURE AND THEORETICAL FRAMEWORK

THEORETICAL FRAMEWORK & REVIEW OF LITERATURE

2.1 REVIEW OF LITERATURE

Many authors have stated that without the use of internet tools, the effective CRM cannot exist (Harrigan et al., 2008). Ortega et al. (2008) stated that the E-CRM is the technological exploitation of CRM. Previous studies about the use of E-CRM in companies and organizations have shown that the E-CRM improves customer loyalty, extends sales, expands customer service, enhances personalization of relationships and cost savings in marketing and improves market awareness (Ab Hamid, 2005; Ben Letaifa and Perrien, 2007; Harrigan et al., 2011; Jayachandran et al., 2005; Morgan, 2007; Teng et al., 2007).

Shoniregun et al. (2004) advocated an approach based on trust to view E-CRM and have discussed the ways to be effective in CRM. To show the organizational value of trust and E-CRM in multinational organizations, they also conducted a questionnaire survey. In addition, they suggested a trust model findings have revealed that most of the respondents are satisfied with the provided e-services from airlines in Malaysia, and this level of customer satisfaction will lead to loyalty. Finally, they have shown that both customer and company can have a long-term relationship.

Navimipour and Soltani (2016) determined effective factors (employee satisfaction, technology acceptance and cost) for the effectiveness of E-CRM. The results of the collected data have shown that the impact of technology acceptance on organization performance starts with e-learning systems, ease of use and infrastructure capability. Moreover, they have shown that the effectiveness of the E-CRM is positively influenced by the complementarity of these factors. The outcomes have also shown that customer relationship performance is positively influenced by customer costs, which leads to improved E-CRM success of organizations. The results have shown that any employee satisfaction, technology acceptance and cost play a significant role in the E-CRM inefficiency.

Kaur and Kaur (2016) examined how E-CRM competitive advantage contributes greatly to financial growth within organizations. The findings of the research have shown that

E-CRM financial performance contributes greatly to organizational performance. Further, it can be stated that E-CRM competitive advantage can also affect non-financial growth (such as customer satisfaction), improve the quality level of internal business and also upgrade the e-services and facilities within a bank.

Pradana et al. (2017) studied the influence of E-CRM on service quality and net benefits in Garuda Indonesia. Using effective E-CRM provides many benefits to Garuda Indonesia. It has become an icon as the airline with the best service in the country. Anyone who wants a timely flight schedule, with adequate entertainment and snack service, will definitely choose Garuda Indonesia. Timeliness and convenience are considered far more important than a mere counting of ticket prices. The results have shown that e-commerce and e-business have contributed to the business process of Garuda Indonesia. Finally, **Mang'unyi et al. (2018)** tested the mediating role of customer satisfaction in the E-CRM and customer's loyalty using data from the customers of one of the largest retail banks in Kenya. The research has revealed that the interaction between E-CRM transaction features and customer satisfaction is statistically important. The path analysis has revealed a lack of potential impact of customer satisfaction in the relationship between E-CRM and customer loyalty. **Al-Dmour et al. (2019)** investigated the impact of ECRM success factors on business performance. Their goal is to develop an integrated framework to explore the influences of E-CRM success factors (process fit customer information quality and system support) on customer satisfaction, customer trust and customer retention, which, in turn, affect the business financial performance of Jordanian commercial banks in Amman city. Their results have shown that the success factors of E-CRM (process fit, customer information quality and system support) have a positive impact on customer satisfaction, customer trust and customer retention. Furthermore, the authors have discovered that customer satisfaction and customer trust have a positive impact on customer retention. It is determined that customer satisfaction, customer trust and customer retention have a positive impact on business financial performance.

According to Mishra and Padhi (2013), the objective of the e-CRM process is to create a

powerful tool for profitability, customer assessment, customer retention, and customer attainment. It utilizes comprehensive information about customers and then manages all their touch points to maximize customers' loyalty with the support of electronic means. Harb and Abu-Shanab (2009) emphasized the importance of using advanced data mining tools to understand and analyze customer's data.

According to **RouhGupta and Mittal (2013)** proclaimed that banks must use leverage technology in order to increase their market penetration, improve their efficiency and productivity, deliver cost effective products and services, offer faster operations and transactions and provide unparalleled convenience through different delivery channels. Also, convenient and efficient customer service will lead to overall growth and development of the banking sector.

This will lead to a number of important trends including:

- 1 concentration on the relationship marketing instead of on transactional marketing
- 2 focusing on customers as an important business asset and not simply as commercial audience
- 3 moving from functions to processes in structuring organizations
- 4 paying attention to the benefits of using information proactively rather than reactively
- 5 maximizing the value of information through greater utilization of technology, and
- 6 recognising the need for the trade-off between extracting and delivering customer value.

Dhingra and Dhingra (2013) recognised the advantages of using e-CRM in the banking sector to be the following:

- 1 customer interaction and satisfaction is found to be the key advantage
- 2 transactions have been processed with high speed and accuracy
- 3 comfort and convenience are the main benefits provided to customers
- 4 availability of the latest information and the reliable employees provided by banks provide extra benefits, and

5 trust in the overall services provided by organizations to customers is an important advantage. Ola mini and Venkatesh (2011), e-CRM is a useful tool to make organizations more profitable by keeping their existing customers, reducing their costs, and increasing the value of interaction.

A study by **Khasawneh and Abu-Shanab (2012)** on a Jordanian bank concluded that the bank website provides its customers with a wide range of electronic services including online services, mobile services, SMS services, on site search options and many others. The authors proclaimed that such services help customers in performing their financial transactions easily and with a high level of security and privacy. Also, such electronic services play a significant role in improving the bank's relationship with customers and leverage their satisfaction and loyalty, especially when we know that they are provided free of charge.

Tariq, Jamil, Ahmad & Ramayah (2019) studied the relationship between the effectiveness of E-CRM (measured by interpersonal communication, perceived rewards and electronic direct mail) with customer loyalty and advocated that the customer tend to be loyal to their banks when they are equipped with the proper employment of E-CRM services. Rashwan, Mansi & Hassan (2019) also opined that appropriate implementation of E-CRM services (measured by expected security and convenience) will help the customers to transact more with their banks which will further lead to a profitable customer base, thereby increasing the financial performance of the banks. Sokmen & Bas (2019) investigated the impact of E-CRM (measured by perceived transactions and rewards) on the loyalty of the customer in the context of the airlines industry and revealed that E-CRM technology positively leads to customer loyalty as customers are provided with personalized transactions and interactions which increases their satisfaction level, thus leading to customer loyalty.

Abdulfattah (2012) in his study developed E-CRM construct highlighting customized products/services, transaction security/ privacy, alternative payment methods,

problem-solving, online feedback and FAQs as six major constructs in determining the effectiveness of E-CRM in the banking industry. Mulyono & Situmorang (2018) found that E-CRM (measured by pre, during and post transaction features such as customized products/services, payment methods, online feedback, problem-solving, transaction security/privacy and FAQs, etc.) is a significant and important predictor of Customer loyalty as proper facilitation of E-CRM services will create a memorable experience for the customers and customers feel delighted which will enhance their loyalty towards their service providers.

Oumar et al., (2017) conducted research on the relationship between E-CRM (personalized services, payment methods, problem-solving, online feedback, transaction privacy, FAQs) and customer loyalty and advocated that if the banks provide better E-CRM services to their customers, it will increase their profitable customer base and customers will be recommending their banks to their friends and relatives which will further lead to good word-of-mouth.

Alhaiou, Irani & Ali (2012) and Khaligh, Miremadi & Aminilari (2012) also advocated that customized products/services, transaction security/ privacy, alternative payment methods problem-solving, online feedback and FAQs positively contribute to the E-CRM technology. Mang'unyi et al., (2017) advocated that E-CRM services (measured by personalized services, problem-solving, transaction privacy, online feedback, FAQs) are considered as an important tool in enhancing customer loyalty by using such services for the successful completion of any transaction which would enhance as a strategic tool for banks to build enduring relationships with their customers.

Al-Shoura, Al-Kasabeh & Rabbai (2017) also examined the relationship between E-CRM (measured by customer service quality, information quality, fulfillment and personalized level) and customer loyalty by focusing on each aspect of customer loyalty i.e. attitudinal and behavioral loyalty and found a positive relationship between E-CRM and customer

loyalty. Salehi, Kheymand & Faraghian (2015) studied the relationship between E-CRM (measured by pre, during and post transaction features such as customized products/services, payment methods, online feedback, problem-solving, transaction security/privacy and FAQs, etc.) and customer loyalty in the context of banks and revealed that there exists a positive association between E-CRM and customer loyalty and customers feel delighted when they are provided with customized product/services.

Dubihlela & Khosa (2014) also investigated the association between E-CRM, customer loyalty and financial performance of the banking industry and found that appropriate implementation of E-CRM would enhance the loyalty of the customers and also increase the financial performance of the banks. Alim & Ozuem (2014) recommended that to increase the positive linkages between E-CRM and customer loyalty, personalized services and fast track solutions of customers' problems would enhance the loyalty of the customers. Customer service management provides personal help via a help desk in which consumers can contact their companies directly about complaints and requests for goods (Al-Dmour et al., 2019). Lam et al., (2013) further enumerated that E-CRM positively influences customer loyalty by providing their customers with preferential treatment, customized products/services and alternative payment methods.

Farhadi, Ghartemani & Gigloo (2012) also supported the positive relationship between E-CRM and customer loyalty. As bank introduces E-CRM initiatives, their customers perceive that their banks provide them with more customized products/ services, up-to-date and reliable information about the latest and existing products/services (Bataineh, 2015) and also provides various interactive and communication tools through which customers can contact their banks and get their problems solved on a real-time basis (Ahmad, 2009). Upadhyaya (2020) also postulated that effective implementation of E-CRM tools would enhance and build long-lasting relationships with the customers which would lead to a profitable customer base. implementing CRM will consider as a set of information processes and technology tools for enterprises that facilitate the firm to raise its CRM (Boulding, Staelin et al. 2005, Rogers 2005, Reimann, Schilke et al. 2010,

Victor and Eugen 2011). It will increase the firm's ability to earn profits and generate higher-quality products or services. Based on Gartner's explanation, CRM is a business strategy designed and implemented to help the firms and companies to know and foreknow the requirements of their potential and obtainable customers. Find out, attract, and find new clients and customers are the critical aim of the CRM. Pay attention and be responsible to those customers who are loyal, attract previous customers to come to the company again, and reduce the cost and money of promotion; marketing and customer service are also goals of the CRM (Ngai, Xiu et al. 2009, Nguyen and Mutum 2012).

In general CRM is a business strategy, which aims to obtain new customers and maintain current customers to increase competitive advantages. CRM helps firms retain relationships with customers that are directly connected to competitive compensation. The basis of CRM is relationship marketing, which aims to improve the long-term profitability of customers through moving away from product-centric marketing to customer-centric (Etzion, Fisher et al. 2005, Shim, Choi et al. 2012, Zakaria and Mohammadhossein 2012).

Customers are the important factors in each business. In any company, the loyal and the fixed customers are expecting more level of service qualifications, appropriate transactions, and customized products. Therefore, it means that the companies should be aware of each customer to enhance their loyalty and effectiveness. For this reason, CRM systems can help to change the way that each company is treated with customers and employees, to increase its income and obtain higher final profit. Nowadays, organizations are implementing CRM applications more and more because CRM will help them to attain a range of business benefits (Ballou 2007, Richards and Jones 2008, Asadi, Zakaria et al. 2013)

2.2 REVIEW OF VARIABLES

2.2.1 Privacy

The customers have strongly believed that the site is secure and their personal information is protected. (Kundu and Datta, 2015). The poor design of the interface, technology failure, perceived lack

of human contact, perceived lack of financial security and privacy could cause the online environment to decrease satisfaction (Meuter et al., 2000). Ross (2005) has highlighted privacy and security as important factors because he has found that these elements, whether will affect customer decision to online purchase or not. A very important element in this purchase stage is the privacy dimension because this policy is very important in developing a long-term relationship between company and customer, and in developing trust, and refers to the website's ability in protection of customer's personal information (Ismail and Hussin, 2013). On the other hand, privacy refers to the protection of different types of data that are gathered (without or with the user's knowledge) during user interaction with the online system, which may affect the system usage (Kassim and Asiah Abdullah, 2010). In retaining the existing customers and acquiring potential online customers, privacy is seen as a critical factor (Park and Kim, 2003). Therefore, customer satisfaction, and privacy can also be a critical factor (Eid, 2011).

Table No.2.2.1
Measures privacy

Sl.no	Measures	Reference
1.	Bank providing a privacy statement to guarantee customer information is kept confidential	Aniba et al. (2011)
2.	the online service of the bank does not share customers personal information with others	

Source : Existing literature

2.2.2 Quality of service

The other important component is the level of service quality. As a driver of satisfaction, we can point to service quality (Lien et al., 2016). A service quality is one of the most important

dimensions of a relationship between the firm and the customer (Helkkula and Kelleher, 2010; Liao et al., 2011). The customer forms her/his idea in a transaction to whether the firm provides a quality that encourages her/him to continue the business or not (Chen and Vargo, 2014). A perceived service, which is poor, results in customers leaving the exchange relationship because it leads to unfair perceptions of the customers (Huppertz et al., 1978). On the other hand, increased satisfaction may arise from a perceived good service (Bansal and Taylor, 1999).

Table No. 2.2.2
Measures quality of service

Sl.no	Measures	Reference
1.	Complete a transaction quickly	Parasuraman et al. (2005)
2.	If transaction is not processed	
3.	Reputation of banks in terms of security is important	

Source : Existing literature

2.2.3 Trust

A trust is as an imperative element in developing relationships with customers (Mahmoud et al., 2018). Dwyer et al. (1987) stated that trust in the development of high-quality relationships is an important factor (Lytle, 1995). A business trust is one of the most relevant antecedents of stable and collaborative relationships (Kundu and Datta, 2015). In Marketing trust has been studied in the context of relationship marketing, either between a customer and a provider (Tahir Jan and Abdullah, 2014). Trust is considered an essential factor in initiating and developing online exchanges and relationships (Kundu and Datta, 2015).

Table No.2.2.3

Measures trust

Sl.no	Measures	Reference
1.	Send a confirmation of secure payment and transaction	Aniba et al. (2011)
2.	Providing sensitive information	
3.	Customer friendly and fair.	

Source : Existing literature

2.2.4 Customer satisfaction

Customer satisfaction, as a strong predictor for behavioral variables, has been widely accepted among researchers (Ravald and Grönroos, 1996). Storbacka et al. (1994) defined the customer satisfaction as a customer's effective and cognitive evaluation based on her or his personal experiences across all service episodes within the relationship (Sivaraks et al., 2011). The customers expect companies to satisfy them beyond their expectations. Therefore, customer satisfaction is considered as one of the newest and most important performance measures that will compete for profit soon (Wu and Hung, 2009).

Table No.2.2.4

Measures customer satisfaction

Sl.no	Measures	Reference
1.	Services provided by bank	Amin and Isa, (2008)
2.	Employee response and prompt services online	

3.	Financial advice online	
4.	Service quality provided	

Source :Existing literature

2.2.5 Ecrm

It is understood that the size of the investment in an E-CRM project is not the only and ultimate condition of its success. Instead, efforts should be directed toward the construction of a

continuous performance measurement system that can refine the activities and applications under an E-CRM program accordingly. Romano and Fjermestad (2003) cited to pinpoint the important benefits of successful E-CRM implementations, such as increased customer loyalty, more effective marketing by having detailed customer information, predicting the type and timing of purchases, producing targeted campaigns and tracking their effectiveness. Pan and Lee (2003) showed the importance of developing and using metrics to monitor and improve E-CRM systems for a totally integrated project.

Table No.2.2.5
Measures Ecrm

Sl.no	Measures	Reference
1.	Encourages customers to share problems	Hong-kit Yim et al. (2004), Lee- Kelley et al. (2003).
2.	Technical support	
3.	Right software	

4.	Complaints are reviewed and acted on swiftly.	
----	---	--

Source : Existing literature

2.3 Introduction to ecrm

The latest trend in relationship management is to develop one-on-one relationships with clients in order to gain a competitive edge through the use of online banking services.

2.3.1 E-CRM BANKING BENEFITS

Personalized services

As every contact with the customer is an opportunity to build a strong relationship with the user's. According to Adebajo, D. (2008) personalization can be defined as serving the unique needs of individual customers. By providing good customer conversations the organization can improve the customer relationships. The main thing here is to identify the customer needs and providing the best possible solution makes a quality service to the customers because customers of the banks are becoming choosier and the success depends mainly on personalized services

Better relationship with customers

To construct a long term dealings organizations need to be in stable touch with the regulars. According to Shanmugam, B (2001) once when the organization acquires the customers and is able to have them lastingly forever, then only it implies that the customer become more loyal and making a better use of services of the organization

Transaction security

According to Albrecht Enders, J. T. (2008) safety was the major barrier to internet banking. So it is important that companies' websites must provide sufficient privacy statements and an explanation of security measures and also to educate the customers about the unauthorized users like hackers. However it is good that banks are trying to ensure secure payments on the internet by using latest technologies like encryption and firewalls.

Email for business communications

According to Venugopal, A. K. P. a. P. (2008) as email is the inexpensive and fast source used to circulate information like sending order confirmations, update on transactions, promoting new services and responding to enquiries from customers. Due to the large number of emails from customers, organizations have implemented automated email systems. Emails can also include the reviews and feedback and any edited contacts by providing all these e-CRM bringing a connection between the bank and customer through email business communication. Finally the most accepted economical device for customer service is nothing but email

Convenience and trust

Convenience and trust both play a vital role when selecting a company or organization and if the users are not happy with the convenience, it does not take much time to change the organization. According to Sharp, D. E. (2003.) with the rapid increasing knowledge and superiority of the customers banks are now trying to woo customers by providing facilities like more open hours, interest on savings, overdraft, convenience, friendliness and faster responsiveness

2.3.2 DRAWBACKS OF E-CRM

According to Sharp, D. E. (2003.) main drawbacks of e-CRM are Lack of technical support to customers, Reducing Field sales and services, resistance to payment services offered via the web, Implementation of time & cost, Lack of Customer services and support, reducing the productivity and overloading of emails. The main drawback due to e-CRM is a cutback in person contact with customers which leads to some problems .the measurement challenges faced by e-CRM is difficult to determine the users reached, costs and benefit

Soumya Shreedhar (2015) According to her Research Paper, banks are trying to maintain and attract customers through customer relationship management in today's competitive times. The purpose of the research was to discover how satisfied consumers were with the customer relationship management (CRM) services provided by banks. **Dr. Sarita Bhatnagar (2013)** Banks are undergoing a shift from product-centricity to customer-centricity. It also discusses issues and obstacles that have arisen since CRM was used in the banking industry.

Saviga Unhanandana (2012) Identifying customer relationship management techniques and determining how these tactics affect customer outcomes were the main goals of this study.

S.Sudalaimuthu (2009) centered on Banks that successfully adopt and manage CRM strategies will be able to provide their clients with better service, win their loyalty over time, and ultimately generate more income. Customer Relationship Management (CRM) pioneer Miroslav Mandic devoted his career to integrating people, process, and technology. Customers, procedure, time, cost, technology, and people all play a significant impact in a company's ability to successfully adopt customer relationship management.

Aileen Kennedy (2006) reviewed digital world potential and problems in relation to electronic customer relationship management (e-CRM). e-expanded CRM's customer contacts and connections, as well as personalisation choices, were also discussed as possible competitive advantages in the report. As a result of his research, Dr. Suresh

Chandra Bihari concentrated on the relationship between the company and its clients and/or other marketing aspects. Customer Information Systems were also discussed in the report, as well as the difficulties of implementing Customer Equity Asset Management.

2.3.4 E-CRM TECHNIQUES

To obtain a competitive edge through the usage of online banking services, the newest trend in relationship management is to forge one-on-one relationships with customers. Banks are using a range of e-CRM techniques to better service their customers, including the following:

Internet banking

By visiting one of the bank's web portals, customers can learn more about the products and services offered by the bank. Financial services are now accessible to everyone thanks to the Internet's ease of use and availability. For banks, there are many benefits, such as a large customer base, reduced transaction costs, direct marketing and cross-selling, and the development of the bank's brand. Customers benefit from lower expenses, convenience, banking online rather than at a branch, quick service, better financial management, and other benefits including increased cash flow. Because of this innovative technology, branches are no longer necessary. Online banking provides the following features:

- Check account balance and transaction details
- Make fund transfer to self or third party accounts
- Inquire deposits / exchange / loan rate
- Online Deposit
- Online Requests for DDs and Cheques
- Mobile banking/ SMS Banking

Thanks to these services, customers can now rapidly check their account balance and submit inquiries and transactions. Calling the bank's help line or phone banking number allows customers to submit complaints or general enquiries. The client would receive an immediate SMS following each transaction as the money is credited and debited. For a secure transaction when transferring money, OTPs are sent to the registered mobile

phone. Service ATMs

An ATM can immediately make a cash deposit into a user's account if they successfully authenticate themselves. According to the RBI survey, there are currently 96,664 on-site and 95,544 off-site ATMs in India. This service is accessible 24/7, every day of the year.

Data Warehousing and Data Mining

This type of data collection can be used to profile customers, keep them, and reward their loyalty. Their contributions considerably enhance customer retention and future product and service development. Four main applications of technology in banking include:

- To enhance the customer base
- To emanate the banks from the traditional constraints of time and place.
- To introduce new products and services as per the requirements of the customer.

E-mail

Banks use email to keep track of their most devoted customers and notify them of new services and plans.

INFINET and VSAT Network

The Reserve Bank of India (RBI) has founded INFINET, a close user group (CUG) aimed at enhancing the nation's payment and settlement system in the banking and financial industry. INFINET uses VSAT (very small aperture terminal) technology. Numerous banking-related uses of INFINET exist, including the following: Email, any branch of a bank, Treasury management, EFT, and the clearing and settlement mechanism for securities—delivery/payment—are examples of (i).[10].

Communication Technology (SWIFT)

International banks and investors from throughout the world collaborated to build SWIFT. Society for Worldwide Interbank Financial Telecommunication is the name of the

organization. SWIFT provides a computerized network for the communication of stage data between foreign banks among its member countries. Thanks to this technology, customers who conduct business internationally can access the quickest financial services and facilities.

Electronic Funds Transfer (EFT)

For public sector banks, the Reserve Bank of India (RBI) has developed the electronic fund transfer technology to help them transfer money for their customers from one bank branch to another. The EFT technology instantly electronically transfers money to any client account at any branch.

Point of Sale Terminal

Two essential parts make up the system: a computer terminal that is online-connected to a computerized customer information file and a plastic magnetically encoded transaction card that the computer uses to identify the customer's account and credit the retailer's account for the amount of the purchase.

Computer networking

By networking with divisional, regional, zonal, and head office branches of banks, the executive desk can access client data. Through the creation of MIS for branch managers and executives at various controlling offices, including the Head Office, this will connect front-office applications to back-office requirements and enable them to deliver precise, prompt, and affordable customer service.

2.3.5 IMPORTANCE

Customer relationship management (CRM) is essential to a bank's growth and profitability in today's society. Finding and keeping a bank's most profitable customers depends on CRM. It combines human resources with technology to create cutting-edge

strategies for attracting new clients and keeping hold of current ones. Long-term business relationships may be profitable for banks and clients in a number of ways. Because of the following, CRM is essential:

For Banks

1. **Making Strong Relationships** - Every bank wants to establish a solid rapport with its clients. Banks have committed themselves to serve consumers wherever they may be as a result. It's the most crucial topic in this era of global finance to deal with global competition. Although there are numerous other factors that affect this problem, CRM is the most pervasive one in Indian banking. It's one of them, and it's done so with unflinching faith in both one's own bank and own consumers.
2. **Global Banking Developmental Engine** - Since it enables the development of a more dynamic and customer-centric banking environment, CRM is a driving force behind progress when it comes to international banking marketing. Banking can operate outside of national boundaries by using CRM. The international banking sector is expanding.
3. **Maximization Profit through Satisfaction**- CRM seeks to give clients better service. Any financial product must give the buyer complete satisfaction in a safe manner. CRM provides banks with a secure and user-friendly platform to offer their own services to customers. Banks can boost their earnings by making their consumers happier by improving their customer experience.
4. **Well Informed Customers**- Customers in the banking sector are knowledgeable about current events. Thanks to contemporary technology, the entire world has become the size of a small village. When it comes to banking, you need to develop good relationships with your current customers and try to maintain them in the

future if you want to draw in new ones.

5. **Improved Quality of Customer Retention-** In the cutthroat banking industry, customer retention is essential, and CRM could help. Customer retention is the most important factor in growing a firm. CRM strives to retain clients over the long term in the hopes that they will become lucrative customers.
6. **Find New Customers** - CRM might be helpful for finding new clients. Banks offer a variety of services in an effort to attract new customers. These products are appealing, which attracts more buyers and increases sales and profits.

For Customers

Availability of New Technologies - Banks are constantly seeking for ways to use CRM to enhance their customer service. Customers are switching to novel methods of doing things in place of more conventional ones. Banks are providing their clients with new technology like ATMs, Internet banking, mobile banking, e-wallets, and e-cards to enable them to conduct international level financial transactions.

Availability of Good Information - Customers can obtain crucial information through CRM in a number of ways, either directly or indirectly. In the "direct" technique, customers can ask questions directly to the bank; in the "indirect" mode, customers can ask their own queries using electronic tools, such E-mail, IVRS, or an online complaint redress system, for instance.

Simplify Marketing - If marketing materials are made simpler for clients, they will always be more profitable. CRM can be utilized for easy and secure customer marketing. The consumer may easily reason which product is more profitable when compared to an alternative. Bank customers can now get information in a comparable way, which they can use to decide on products more wisely.

Better Customer Service - CRM may be used in this way to significantly improve the customer experience. Any bank that fails to provide better services in the age of globalization risks going out of business if it can't achieve its own goal of retaining customers and incorporating them into the business. The only way to protect and increase one's market share is to offer clients exceptional services.

2.2.3 FEATURES OF E-CRM

- Meet the needs of your mobile customers.
- Ensure timely delivery of messages.
- Increase overall consistency of customer communication, improve program results and reduce errors.
- Monitor campaign activity in real time.
- Prompt replies to customer queries.
- Improve customer service.
- Improve customer relationships with personalized, relevant communications.
- Efficiently manage customer interactions across multiple channels.
- React to customer behaviors, preferences or requests as they change over time One-to-one communication of outbound communications.
- Communicate with customers through their preferred channel.
- Increase response rates by distributing highly targeted messages.
- Pre-defined message templates save your time by dynamically populating message content

2.3.6 E-CRM AND BENEFITS

For both banks and clients, the long-term business relationship offers a variety of

possible advantages. For any service company (bank), maintaining and growing an established customer relationship is typically less expensive. By establishing a long-term connection with the bank, the consumer can also reduce transaction costs. The following advantages are provided to banks and clients.

Benefits to banks

1. Integrate all clients, prospects, and communications across all branches, centers, websites, and other platforms.
2. Deliver a Unified Customer View across the bank by integrating all back end systems and communication from various channels.
3. Offer chat, email, and other collaboration tools to staff.
4. Establish a framework for planning and controlling the following: * The sales process * Marketing initiatives * Customer service initiatives

CHAPTER 3

DATA ANALYSIS AND INTERPRETATION

Data analysis and interpretation

The analysis of the data gathered is the topic of this chapter. Three phases of analysis are performed on the data. A brief examination of the demographic profile of the sample respondents is included in the first Section, which is titled "Profile Analysis." The descriptive analysis and measure reliability test are carried out in the second portion. The initial hypotheses were tested and the model's validity was established in the third stage.

SECTION 1

3.1 Demographic profile of the respondent

3.1.1 Gender

Table No.3.1.1

Gender

Gender	Frequency	Percentage
Male	34	33.7%
Female	67	66.3%
Total	101	100

source: primary data

Table 3.1.1 presents the frequency of gender of respondents; it can be concluded that from the total of 101 Respondents,66.3 % were female and 33.7% were male.

3.1.2 Age

Table No 3.1.2

Age

Age	Frequency	Percentage
Below 20 years	16	15.8%
20 - 30 years	58	57.4%

Above 30 years	26	25.7%
Other	1	1.0%
Total	101	100

Source : primary data

Table 3.12 presents the frequency of age of respondents it can be concluded that from the total of 1001 respondents 15.8% where below 20 years 57.4 percentage 22 30 years 25.7 percentage about 30 years and one percentage others

3.1.3 Bank A/c

Table No 3.1.3

BankA/c

Bank a/c	Frequency	Percentage
Yes	99	98%
No	2	2%
Total	101	100

source: primary data

Table 3.13 presents the bank account of 101 respondents, it can be concluded that 98% were using bank a/c and 2 %are not using bank a/c.

3.1.4Category of place

Table No. 3.1.4

Category of place

Category of place	Frequency	Percentage
Rural	18	17.8%
Semi urban	51	50.5%
Urban	32	31.7%
Total	101	100

Source : primary data

Table 3.1.4 presents the category of place of 101 respondents, it can be concluded that 17.8% were from rural, 50.5% were from semi urban and 31.7% were from urban.

SECTION 2

3.2 RELIABILITY ANALYSIS

A reliability test was carried out using Cronbach's Alpha, which measure the internal consistency of research constructs and the result is exhibited in Table 3.2.1. The Alpha value for the four factors are above 0.7 , the threshold suggested by Nunnally (1978) . Thus it can be concluded that the Scale has internal consistency and reliability. In the other words, the item that are used in it measures what are intended to measure.

Table No . 3.2.1

Cronbach's Coefficient Alpha – P,Q,T,C,E

Factors	Number of items	Cronbach's Alpha
Privacy	2	.764

Quality of service	3	.860
Trust	3	.743
Customer satisfaction	4	.805
E-crm	4	.796

source;Author's Calculation

3.3 DESCRIPTIVE ANALYSIS 1

3.3.1 PRIVACY

The customers have strongly believed that the site is secure and their personal information is protected. (Kundu and Datta, 2015). The poor design of the interface, technology failure, perceived lack of human contact, perceived lack of financial security and privacy could cause the online environment to decrease satisfaction (Meuter et al., 2000). Ross (2005) has highlighted privacy and security as important factors because he has found that these elements, whether will affect customer decision to online purchase or not. A very important element in this purchase stage is the privacy dimension because this policy is very important in developing a long-term relationship between company and customer, and in developing trust, and refers to the website's ability in protection of customer's personal information (Ismail and Hussin, 2013).

Table No.3.3.1

Measures Privacy

Measures	Item Acronym	Mean	Mode	SD
I think the bank providing a privacy statement to guarantee customer information is kept	P1	4.43	4	.606
I think that the online service of the bank does not share customers personal information with others	P2	4.36	4	.626

Source : primary data

Mean mode and SD of P1 and P1 and P2 are given in the table 3.3.1 .From the table it is understood that majority of the participants agree there is privacy in e-crm banking system the highest mean was reported for for P1 which indicates there is a privacy in e-crm banking system and the lowest mean is for P2 and the mode of every item is 4 standard deviation is highest for P2 and least four P1.

3.3.2 QUALITY OF SERVICE

Service quality is a measure of how an organization delivers its services compared to the

expectations of its customers. Customers purchase services as a response to specific needs. They either consciously or unconsciously have certain standards and expectations for how a company's delivery of services fulfills those needs. A company with high service quality offers services that match or exceed its customers' expectations.

Table No. 3.3.2

Measures quality of service

Measures	Item Acronym	Mean	Mode	SD
The sites of the banks enable me to completed transaction quickly	Q1	4.61	4	.616
It tells me what to do if my transaction is not processed	Q2	4.33	4	.789
I think that the reputation of banks in terms of security is important	Q3	4.30	4	.625

Source : primary data

Mean mode and SD of Q1 Q2 and Q3 are given in the table 3.3.2 .From the table it is understood that majority of the participants agree that there is a quality in the service of e-

crm banking system. In this the highest Mean is reported at Q1 Which indicates there is a quality in banking and the lowest mean is Q3. Mode of every item is 4 standard deviation is least for Q1 and highest for Q2.

3.3.3 TRUST

A lot of research studies have been performed to identify the importance of trust in relationship development between a buyer and a seller (Anderson & Narus, 1990; Doney & Cannon, 1997; Ganesan, 1994; Morgan & Hunt, 1994). In the Western interpretation, trust means taking another's word as fact (Bradach & Eccles, 1989). It exists when one party has confidence in another party's reliability and integrity (Hansen et al. 1999; Hwang, 1987) that are associated with such qualities as consistent, competent, honest, fair, responsible, helpful and benevolent (Adler & Kwon, 2002; Dwyer & Lagace, 1986; Larzelere & Huston, 1980; Moorman et al. 1992)

Table No. 3.3.3

Measures trust

Measures	Item Acronym	Mean	Mode	SD
I think that the banks should always sent a confirmation of secure payment and transaction	T1	4.45	4	0.556

I feel comfortable when providing sensitive information[example credit card/ debit card	T2	4.03	4	0.768
I think that the terms and conditions laid our customer friendly and fair	T3	4.09	4	0.634

source : primary data

Table 3.3.3 shows the mean more and standard deviation of T1,T2 and T3.Highest mean is reported for T1 which indicate that the trust of customers in banking is high and the least mean is reported for the T2.The mode of every item is 4.Standard deviation is lower for T1 and higher for T2.

3.3.4 CUSTOMER SATISFACTION

Gaining customer satisfaction improves the quality of relationship between customers and service providers (Chaluvadiet al., 2018; Syapsan, 2019). Customer satisfaction implies that the customers are happy with the quality of services offered by their customer relationship manager (Oumar et al., 2017; Otto et al., 2020). In order to take corrective steps, E-CRM offers accurate and quick access to up-to-date and real-time information (Khan and Khawaja, 2013). Lu (2003) conducted a study on measuring the effectiveness of E-CRM on the customer satisfaction in the context of e-transaction cycle

and found that the E-CRM services provided by the service providers improve the satisfaction BIJ 29,2 554 level of the customers satisfaction.

Table No. 3.3.4

Measures customer satisfaction

Measures	Item Acronym	Mean	Mode	SD
I am satisfied with the services provided by bank	C1	4.48	5	.593
I am satisfied with the employee response and prompt services online	C2	4.13	4	.796
I am satisfied with the financial advice online	C3	4.33	4	.694

The overall online service quality provided by the bank is excellent	C4	4.16	4	.717
--	----	------	---	------

Source : Primary data

The mean mode and SD of C1,C2, C3 and C4 are given in the table 3.3.4. The mean of C1 is the highest and the lowest mean is C3. Mode for C1 is 5 and for C2, C3 and C4 is 4. Standard deviation for C2 is the highest and lowest for C1. From this we can conclude that the respondents are more satisfied with the e-crm banking system.

3.3.5 E-CRM

E-CRM refers to the set of activities that enable a firm to utilize the power of the Internet and the electronic medium to implement CRM. Firms all around the world have realized the potential of the Internet as a medium for CRM and have been actively pursuing e-CRM strategies. E-CRM is concerned with attracting and keeping economically valuable customers and eliminating less profitable ones. Today customer satisfaction is the primary objective in the banking industry. Unless all the banking needs of the customers are not taken care of adequately by the bank.

Table No. 3.3.5

Measures ecrm

Measures	Item Acronym	Mean	Mode	SD
----------	--------------	------	------	----

Complaints promote and encourages customers to share problems when they arise	E1	4.42	5	.621
The banks has a right technical personnel to provide technical support in building customer support	E2	4.33	5	.814
The organization has the right software to serve customer	E3	4.50	5	.687
Customer complaints are reviewed and acted on swiftly	E4	4.14	4	.679

Source : Primary data

Mean, mod and standard deviation of E1,E2,E3 and E4 are given in the table 3.3.5.From the table it is understood that the highest mean is E3 and the lowest mean is E4. The modes of Even, E2 E3 are 5 and E4 is 4. The standard deviation is highest in E2 and the lowest inE1.

3.4 DESCRIPTIVE ANALYSIS 2

3.4.1 ONE SAMPLE T TEST FOR INDEPENDENT AND DEPENDENT VARIABLES

To check whether the response significantly differs from the moderate or neutral state of response, one sample status was carried out.

Table No.3.4.1

One sample T test

Measures	Item Acronym	Mean Value	T value	P value	Inference
Privacy	P	4.3911	27.004	0.000	High
Quality of service	Q	4.4125	27.473	0.000	High
Trust	T	4.1881	23.997	0.000	Very High

Customer satisfaction	C	4.2723	22.868	0.000	Very High
E-CRM	E	4.3441	24.366	0.000	Very High

Source : Compiled by the researcher

- Based on the above table the main score of privacy is 4.3911. The value denoted as High. There exists a High level of privacy on customer satisfaction
- Based on the above table the main score of privacy is 4.4125. The value denoted as High. There exists a High level of quality of service on customer satisfaction
- Based on the above table the main score of privacy is 4.1881. The value denoted as High. There exists a High level of trust on customer satisfaction
- Based on the above table the main score of privacy is 4.2723. The value denoted as very High. There exists a High level of customer satisfaction on ecrm.
- Based on the above table the main score of privacy is 4.3441. The value denoted as very High. There exists a Very High level of ecrm on new generation.

SECTION 3

3.5 HYPOTHESIS TESTING AND MODEL VALIDATION

3.5.1 CORRELATION ANALYSIS

Prior to performing a regression analysis, a correlation analysis is performed to gauge the strength of the relationship between the variables. It evaluates if the variables have a linear connection. Two instances of each association can be found: above and below the mean diagonals. The correlation between each variable is represented by the main

diagonal.

Table No.3.5.1

Correlation between independent variables and dependent variables

Variables	P	Q	T	C	E
P	1				
Q	.500**	1			
T	.359**	.421**	1		
c	.445**	.631**	.608**	1	

Source : Compiled by the researcher

**Correlation is significant at 0.01 level (2-tailed)

The correlation coefficients between the independent variables like privacy, quality of service, and Trust And dependent variable E-crm are reported in Table 3.4.1. The correlation coefficient should always be in the range -1 to 1. A correlation is statistically significant if its P value < 0.05 and P value < 0.01.

From the above table it is understood that there is a correlation which is statistically significant with a p value of < 0.01. Here it can be concluded that there exists a positive correlation between independent and dependent variables.

The correlation between various variables are as follows:

- Policy and quality of service are considered 50% of the time.
- The association between policy and trust is 35.9%
- There is a 44.5 percent link between privacy and customer satisfaction
- Privacy and E-crm are connected by 43.2%
- 42.1 percentage of the time, Quality of service and trust are correlated

- Quality of service and customer satisfaction are 63.1% connected
- Quality of service and E-crm Intention are related by 49.4%
- There is a60.8% linkage between trust and customer satisfaction
- There is a 57.0 percentage linkage between trust and E-CRM
- There is a66.1 percentage relationship between intention to E-crm and customer satisfaction among new generation

3.5.2 REGRESSION ANALYSIS

Regression analysis was conducted to measure the influence of P,Q and T On customer satisfaction.The independent variables are P,Q and T and the dependent variable is E-CRM. The main objective of regression analysis is to explain the variation in one variable(Called Dependent variable)Based on the variations in one or more other variables(Independent variables). If multiple independent variables are used to explain variation in a dependent variable it is called a multiple regression model.The output of multiple regression analysis was used to test the hypothesis.

Table No. 3.5.2

MODEL SUMMARY

MODEL	R	R square	Adjusted R square	Standard error of the estimate	Durbian Waston
1	.740a	.547	.533	.38212	1.828

a.Predictors : (constant),P,Q and T

b. Dependent variable : C

R square is the percent of the variants in the dependent explain uniquely or jointly by the independent. The R square and adjusted R square will be same when used for the case of few independents. The R square and adjusted R square shown in the table 3.5.2 is almost the same Hence adjusted R square value is used for interpreting the results table 3.5.2 shows that point .38212 variation is C is explain by P Q and T.

Table No. 3.5.3

ANOVA of regression model

Model		Sum of Squares	df	Mean square	F	Sig
1	Regression	17.099	3	5.700	39.036	.000
	Residual	14.163	97	.146		
	Total	31.262	100			

a. Dependent Variable: CUSTOMER

b. Predictors: (Constant), TRUST, PRIVACY, QUALITY

Significant at .01 level

ANOVA table showing the regression model presented in table shows that model is statistically significant at 1% significance level.

Table 3.5.4

Coefficients of Regression Analysis

Factors(constant)	Item acronym	Standardized coefficient beta(β)	P value
Privacy	P	.093	.248
Quality of service	Q	.417	.000
Trust	T	.399	.000

Source :compiled by esearcher

Regression coefficient significant at 0.01 level,Regression coefficient significant at 0.05 level,Dependent variable : C

Table 3.5.4 presents the standardized beta Coefficient values and the significant values of independent variable Privacy, Quality of service and Trust. The independent variable privacy(P),Quality of service(Q) and trust(T) Statistically significant at 1 and 5% significance level .Therefore these three independent variables have significant effect on customer satisfaction.

Hence, Ha1, Ha2, Ha3 are accepted from the standard beta Coefficient values of the independent variables,we can understand that all independent variables have positive effect on customer satisfaction.The beta Coefficient give a measure of the contribution of each variables to the model higher the beta value,greater the effect of independent variable on dependent variable .Among the Independent variable Quality of service (Q) and Trust (T)has greatest effect.

3.5.5 REGRESSION ANALYSIS BETWEEN C AND E

Regression analysis was conducted to measure the influence of customer satisfaction on E-CRM.The independent variable is customer satisfaction (C) Dependent variable is E-crm.The main objective of regression analysis used to explain the variation in one variable(Dependent) Based on the variation in one or more other variables(Independent

variable) . The output of linear regression was used to test the hypothesis.

Table No. 3.5.5

Model summary

MODEL	R	R square	Adjusted R square	Standard error of the estimate	Durbian Waston
1	.661	.436	.431	.41827	1.811

a. Predictors: (Constant), CUSTOMER

b. Dependent Variable: ECRM

R square is the percent of the variance in the dependent explain uniquely or jointly by the independent. They are square and adjusted R square will be the same when used for the case of new Independents. The Rsquare and adjusted R square shown in the table 3.5.5 is almost the same. Hence, Adjusted R square value is used for interpreting the results. Table 3.5.5 Shows that .41827 Variation in E is explained by C.

Table 3.5.6

ANOVA of regression model

Model		Sum of Squares	df	Mean square	F	Sig
1	Regression	13.411	1	13.411	76.655	.000

	Residual	17.320	99	.175		
	Total	30.731	100			

a. Dependent Variable: ECRM

b. Predictors: (Constant), CUSTOMER

ANOVA table showing the regression model presented in table shows that model is statistically significant at 1% significance level.

Table 3.5.7

Coefficients of Regression Analysis

Factors(constant)	Item acronym	Standardized coefficient beta(β)	P value
Customer satisfaction	C	.661	.000

Regression Coefficient significant at 0.01 level

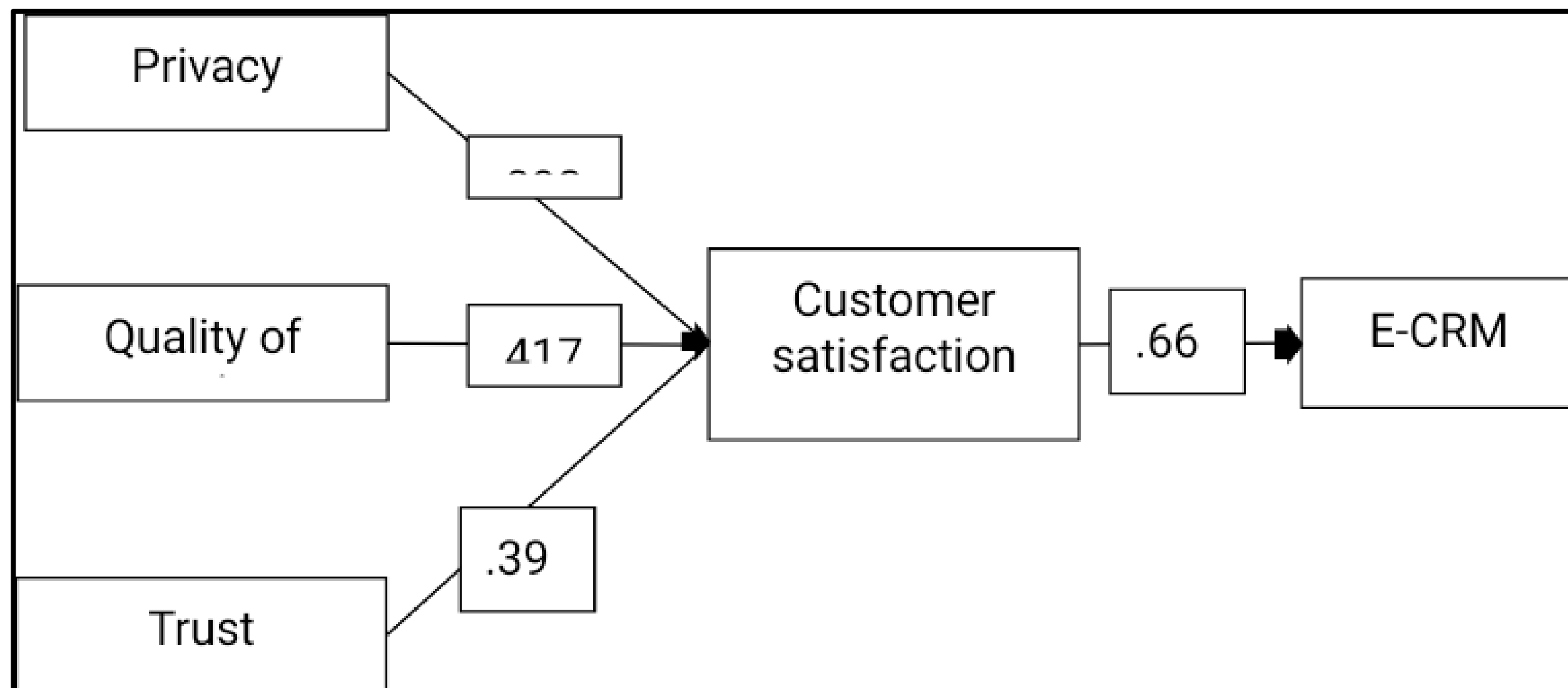
Dependent variable : E

Table 3.5.7 presents The standardized Beta Coefficient Values, And the significant values of independent variable customer satisfaction. The independent variable customer satisfaction(C) Is statistically at 1% significant level. Therefore,Independent variable has significant effect on ecrm. **Hence Ha4 is accepted** from the standard beta coefficient values of the independent variables. We can understand that independent variable has positive effect on ecrm.The beta coefficient gives a measure of the contribution of the variable to the model

VALIDATED MODEL

Fig 3.1

Validated model



Empirically validated model in figure 3.1 is Quality of service ($\beta=.417$) Has the highest beta coefficient Followed by trust ($\beta = .399$) and Privacy ($\beta=.093$).The beta coefficient of independent variables are statistically significant at 5% significance level ($P<0.05$) and One percent significance level ($P<0.01$).Based on the above model it is understood that three alternative hypothesis accepted and their strong relationship between variables.Based on the standardized beta coefficient given in the above tables following interpretations can be made.

- Ha1: Privacy – Customer satisfaction: Since the P value is 0.248, the beta coefficient of the variable is significant and the coefficient (0.093) being positive proves there exists a positive relation between privacy and customer satisfaction.
- Ha2: Quality of service –Customer satisfaction: Since the P value is.000, the beta coefficient of the variable is significant and the coefficient (.417) being positive proves there exists a positive relation between quality of service and customer satisfaction.
- Ha3: Trust – Customer satisfaction: Since the P value is .000, the beta coefficient of the

variable is significant and the coefficient (.399) being positive proves there exist positive relation between convenience and customer satisfaction.

- Ha4: Customer Satisfaction-E-CRM: Since the P value is .000, the beta coefficient of the variable is significant and the coefficient (.661) being positive proves there exists a positive relation between customer satisfaction and E-CRM.

3.6 SUMMARY

The analysis of the data gathered is the subject of this chapter. Three steps of analysis were performed on the data. The demographic profile of the respondents is briefly examined in the first section's profile analysis. Their measure reliability was evaluated in the second portion and was found to be adequate. The measurements underwent descriptive analysis, which was divided into Descriptive Analysis I and Descriptive Analysis II. In Descriptive examination II, a single sample T test was run to determine whether the respondents' responses substantially differed from the mild or neutral condition of responses. Descriptive Analysis I covers examination of each measure related to the specific variable. In the third section, the measures' linear regression analysis was completed, and at the outset were selected.

CHAPTER 4
FINDINGS, SUGGESTIONS
AND CONCLUSIONS

4.1 INTRODUCTION

This study aims to investigate the elements that contribute to the effectiveness of E-CRM systems, such as customer satisfaction, service quality, and privacy. The primary goals of the study include identifying the elements—such as privacy, service quality, and trust—that have the biggest effects on customer satisfaction. The study also makes a contribution by outlining a theoretical framework for measuring customer satisfaction in an E-CRM system. The findings of recent research have provided managers and marketing specialists with strategic strategies for improving the effectiveness or performance of E-CRM systems with practical principles. It should be emphasized that the performance of E-CRM systems is correlated with client satisfaction, which results from trust, privacy, and quality of service.

Trust is the most crucial element for effective relationships and E-CRM services since customers are essential to a service provider's success. The foundation of interpersonal communication and commerce in the realm of marketing is trust. Similar to this, a lack of trust causes e-business transactions to fail. There should be trust amongst all parties involved in the business. A key element impacting customer commitment and loyalty has been identified as trust. It is evident that if one party trusts the other, they may start acting in a more positive manner.

Therefore, a customer who trusts an E-CRM service provider will actually use that service provider. Customer privacy concerns are adversely connected with the degree of customer confidence in a mobile service provider. However, some trust criteria that are common in traditional commercial relationships—such as a belief or point of view based on in-person interactions or referrals from coworkers, friends, and business partners—

might not be relevant in online trade.

4.2 OBJECTIVES

The study of The effects of E-crm on customer satisfaction of new generation in banking sector is carried out with the following objectives:

1. To explore the antecedence of E-CRM among customers of banks
2. To measure the Level of customer satisfaction among customers of banks
3. To study the impact of antecedence of E-CRM on customer satisfaction among customers of banks

4.3 METHODOLOGY OF THE STUDY

The project “The effects of E-crm on customer satisfaction of the new generation in the banking sector ” is a study based on the information collected from both primary and secondary data. Google Form questionnaires were sent to the respondents, out of these only responded back and after sorting the incomplete and incorrect questionnaire forms were selected for conducting research.

4.4 SUMMARIZED FINDINGS

- Customer satisfaction on Ecrm is affected by many factors
- Privacy ,trust and quality of service is identified factors affecting customer satisfaction
- Ecrm is the most affected factor
- Privacy, quality of service and trust has significant effect on customer satisfaction
- Customer satisfaction has significant effect on Ecrm in banking sector

4.4.1 Demographic Findings

- Majority of the responding where female
- Majority of the respondents belong to the age group of 20 to 30 years
- majority of the respondents have bank accounts
- Most of them are from Urban Area

4.4.2 privacy

- The majority of the responding think that the bank providing a statement to guaranteeCustomer information is kept confidential
- They also opinion to that the online service of the bankDo not share customers personal information with others

4.4.3 Quality of service

- Majority of the respondents say that the banks enables them to complete the transaction quickly
- Most of the respondents says that the banks provide the best quality of service
- Based on the mean scores, it is evident that a significant majority of respondents have a strong belief in the quality of service of the banks.

4.4.4 Trust

- Most of the respondents strongly agrees that the bank are yrust worthy
- All the mean values are above 4 which clearly indicates that banking are useful.

4.4.5 Customer satisfaction

- Majority of the customers who are are using e banking services are satisfies with the customer services provided to them

4.4.6 Ecrm

- The majority of the respondents are satisfied with the ecrm banking system and the respondents are strongly agreeing towards the services provided to them.

4.4.7 T-test

- It was found that there exists a very high effect of privacy and quality of service on customer satisfaction.
- There exists a high effect of quality of service and trust on customer satisfaction.
- There exists a high effect of customer satisfaction on ecrm.

4.4.8 Regression Analysis I

Linear regression analysis was conducted to measure the influence of independent variable privacy ,quality of service and trust on customer satisfaction.

Following are the results and findings:

- The correlation coefficient between the independent variable and the dependent variable exhibits a positive correlation.
- The R square adjusted R square were almost the same. The adjusted R square shows that 43.1 percent variation in customer satisfaction is explained by privacy, quality of service and trust.
- The model is statistically significant at 1 percent significance level with F value at 39.036.
- The Durbin-Waston statistic is 1.828.
- The beta coefficients of privacy,quality of service and trust are statistically significant at 1 percent significance level ($p < 0.01$)
- Quality of service is found to have a strong positive impact on customer satisfaction.
- It is evident from the beta coefficient of 41.7

4.4.9 Regression Analysis II

Linear regression analysis was conducted to measure the influence of independent variable

customer satisfaction on Ecrm Following are the results and findings:

- The correlation coefficient between the independent variable and the dependent variable exhibits a positive correlation.
- The R square adjusted R square were almost the same. The adjusted R square shows that 43.1 percent variation on Ecrm is explained by customer satisfaction.
- The model is statistically significant at 1 percent significance level with F value at 78.665.
- The Durbin - Waston statistic is 1.811
- Customer satisfaction is found to be strong positive impact on Ecrm. It is evident from the beta coefficient of 66.1 percent.

4.5 THEORETICAL CONTRIBUTION

This study explores the function of customer satisfaction in the Ecrm of the banking industry through the validation of a theoretical model. Future research must explore for more metrics and constructs to improve the model's validity. The study's conclusions might be useful to academics and students as a point of departure for similar academic research efforts in the future.

4.6 SUGGESTION

One of the most crucial tools that allow businesses to evaluate, store, and gather customer data, as well as contact customers to provide them a complete picture of their customers, is the E-CRM. Modern technology is more advanced. The banking industry's ecrm will satisfy a large number of clients. The younger generations need to be made more conscious. And the study has to be expanded throughout India.

4.7 CONCLUSION

E-CRM firms and systems' widespread success can provide them a competitive edge. The success determinants for E-CRM systems are examined using a novel model. Investigating the elements influencing the effectiveness of E-CRM systems is the aim of

the study. A structural equation modeling approach is utilized to evaluate the relationship between internal variables (the effectiveness of E-CRM systems and customer happiness) and external variables (service quality, privacy, and trust). The creation of new distribution tools and the acceleration of internet-based systems due to new technology development are increasing global access to the World Wide Web. Although the internet serves as a less expensive and quicker platform for businesses and customers, it has greatly enhanced the importance of customer happiness.

The reason why people shop online is frequently a lack of trust. Therefore, it is imperative to foster trust and confidence online. Trust is a crucial component of any transaction, whether it takes place offline or online. Each person has a different threshold for trust needed to participate in and complete the steps in an online transaction. It is impossible to say how challenging trust is for many people. The results show that in the context of online services, trust has an impact on consumer satisfaction. The success of E-CRM systems is influenced by client satisfaction. Additionally, it has been discovered that perceived privacy has a limited relationship with customer happiness but a substantial relationship with the effectiveness of E-CRM systems.

From the findings, it is shown that the importance of customer satisfaction and service quality for the success of E-CRM systems is not restricted to taxpayer, but also applies to the E-CRM settings. The results demonstrate that the success of E-CRM systems depends on customer happiness and service quality, which is true not only for taxpayers but also for E-CRM setups. The results show that service quality does not operate independently from other factors that contribute to the success of E-CRM systems, but rather stresses the need to investigate the processes by which quality of service enhances the performance of E-CRM systems. Additionally, client satisfaction and an organization's revenue are positively impacted by service quality. Customer satisfaction indubitably increases and has a direct bearing on the efficiency of E-CRM systems. The correlation between customer happiness and service quality is acknowledged as one of the main variables for the customer success of E-CRM systems, too, when taking into account the management of this research's outcomes. According to the findings, customer happiness is strongly related to the success of E-CRM systems and is positively influenced by trust, privacy, and quality of service. The tax organization has some competitive advantages thanks to the confidentiality of its clients' information, which enables it to offer customers who value their business efficient solutions. Strong relationships and useful customer information are becoming increasingly rare.

BIBLIOGRAPHY

Ab Hamid, N.R. (2005), "E-CRM: are we there yet?", Journal of American Academy of Business, Vol. 6 No. 1

Ab Hamid, N.R. and Kassim, N. (2004), "Internet technology as a tool in customer relationship management", Journal of American Academy of Business, Vol. 4 Nos 1/2

Akbar, M.M. and Parvez, N. (2009), "Impact of service quality, trust, and customer satisfaction on customers loyalty", ABAC Journal, Vol. 29 No. 1.

Albert, T.C., Goes, R.S. and Gupta, A. (2004), "GIST: a model for design and management of content and interactivity of customer-centric web sites", MIS Quarterly

Al-Dmour, H.H., Algharabat, R.S., Khawaja, R. and Al- Dmour, R.H. (2019), "Investigating the impact of ECRM success factors on business performance: Jordanian commercial banks" , Asia Pacific Journal of Marketing and Logistics, Vol. 31 No. 1

Ali, M. and Alshawi, S. (2004), "Potential impact of cultural differences on electronic customer relationship management (eCRM) systems", AMCIS 2004 Proceedings, Vol. 487.

Amin, M. and Isa, Z. (2008), "An examination of the relationship between service quality perception and customer satisfaction: a SEM approach towards Malaysian Islamic banking", International Journal of Islamic and Middle Eastern Finance and Management, Vol. 1 No. 3

Ang, L., Dubelaar, C. and Lee, B.-C. (2001), "To trust or not to trust? A model of internet trust from the customer's point of view", BLED 2001 Proceedings, 43.

Aniba, N., Makhmali, H., Qteishat, M., Siddiqi, J. and Akhgar, B. (2011), "The role of trust in E-CRM: an empirical study", Paper presented at the Proceedings of the International Conference on Information and Knowledge Engineering (IKE).

Armstrong, R.W. and Yee, S.M. (2001), "Do Chinese trust Chinese? A study of Chinese buyers and sellers in Malaysia", Journal of International Marketing, Vol. 9 No. 3

Bansal, H.S. and Taylor, S.F. (1999), "The service provider switching model (SPSM) a model of consumer switching behavior in the services industry", *Journal of Service Research*, Vol. 2 No. 2

Ben Letaifa, S. and Perrien, J. (2007), "The impact of E-CRM on organizational and individual behavior: the effect of the remuneration and reward system", *International Journal of E- Business Research*, Vol. 3 No. 2

Boulding, W., Staelin, R., Ehret, M. and Johnston, W.J. (2005), "A customer relationship management roadmap: what is known, potential pitfalls, and where to go", *Journal of Marketing*, Vol. 69 No. 4

Chakravarty, S. and Feinberg, R. (1997), "Reasons of their discontent", *Bank Marketing*, Vol. 29 No. 11

Chang, H.H., Wang, Y.-H. and Yang, W.-Y. (2009), "The impact of e-service quality, customer satisfaction and loyalty on e-marketing: moderating effect of perceived value", *Total Quality Management & Business Excellence*, Vol. 20 No. 4

Chen, R.-H., Lin, R.-J. and Yang, P.-C. (2011), "The relationships between eCRM, innovation, and customer value-An empirical study", Paper presented at the Business Innovation and Technology Management (APBITM), 2011 IEEE International Summer Conference of Asia Pacific.

Chen, J.-S. and Ching, R.K. (2007), "The effects of information and communication technology on customer relationship management and customer lock-in", *International Journal of Electronic Business*, Vol. 5 No. 5

Chen, S.-S., Chuang, Y.-W. and Chen, P.-Y. (2012), "Behavioral intention formation in knowledge sharing: examining the roles of KMS quality, KMS self-efficacy, and organizational climate", *Knowledge-Based Systems*, Vol. 31

Chen, J.-S. and Tsou, H.-T. (2012), "Performance effects of IT capability, service process innovation, and the mediating role of customer service", *Journal of Engineering and Technology Management*, Vol. 29 No. 1

Chen, H.-M. and Vargo, S.L. (2014), *Rethinking Social CRM Design: A Service-Dominant Logic Perspective*
Handbook of Strategic e-Business Management, Springer

Cockrill, A., Goode, M.M. and Beetles, A. (2009), "The critical role of perceived risk and trust in determining customer satisfaction with automated banking channels", *Services Marketing Quarterly*, Vol. 30 No. 2.

Dyche, J. (2002), *The CRM Handbook: A Business Guide to Customer Relationship Management* Addison-Wesley Professional.

Eid, M.I. (2011), "Determinants of e-commerce customer satisfaction, trust, and loyalty in Saudi Arabia", *Journal of Electronic Commerce Research*, Vol. 12 No. 1

Elbeltagi, I. and Agag, G. (2016), "E-retailing ethics and its impact on customer satisfaction and repurchase intention: a cultural and commitment-trust theory perspective", *Internet Research*, Vol. 26 No. 1

Erdil, A. and Öztürk, A. (2016), "Improvement a quality oriented model for customer relationship management: a case study for shipment industry in Turkey", *Procedia - Social*

and Behavioral Sciences, Vol. 229

Flaherty, K.E. and Pappas, J.M. (2000), "The role of trust in salesperson—sales manager relationships", *Journal of Personal Selling & Sales Management*, Vol. 20 No. 4

Fornell, C. and Larcker, D.F. (1981a), "Evaluating structural equation models with unobservable variables and measurement error", *Journal of Marketing Research*, Vol. 18 No. 1

Fornell, C. and Larcker, D.F. (1981b), "Structural equation models with unobservable variables and measurement error: algebra and statistics", *Journal of Marketing Research*, Vol. 18 No. 3

Galvão, M.B., de Carvalho, R.C., Oliveira, L.A.B.D. and Medeiros, D.D.D. (2018), "Customer loyalty approach based on CRM for SMEs", *Journal of Business & Industrial Marketing*, Vol. 33 No. 5

Gefen, D. (2000), "E-commerce: the role of familiarity and trust", *Omega*, Vol. 28 No.6

Ghalenoie, M.B. and Sarvestani, H.K. (2016), "Evaluating human factors in customer relationship management case study: private banks of shiraz city", *Procedia Economics and Finance*, Vol. 36

Ghobadi, S. and D'Ambra, J. (2013), "Modeling high-quality knowledge sharing in cross-functional software development teams", *Information Processing & Management*, Vol. 49 No. 1

Grewal, R., Lilien, G.L., Bharadwaj, S., Jindal, P., Kayande, U., Lusch, R.F. and Scheer, L.K. (2015), "Business-to-business buying: challenges and opportunities", *Customer Needs and Solutions*, Vol. 2 No. 3

Harrigan, P., Ramsey, E. and Ibbotson, P. (2008), "e-CRM in SMEs: an exploratory study in Northern Ireland", *Marketing Intelligence & Planning*, Vol. 26 No. 4,

Harrigan, P., Ramsey, E. and Ibbotson, P. (2011), "Critical factors underpinning the e-CRM activities of SMEs", *Journal of Marketing Management*, Vol. 27 Nos 5/6

Harrigan, P., Ramsey, E. and Ibbotson, P. (2012), "Exploring and explaining SME marketing: investigating e-CRM using a mixed methods approach", *Journal of Strategic Marketing*, Vol. 20 No. 2

Heidemann, J., Klier, M., Landherr, A. and Zimmermann, S. (2013), "The optimal level of CRM IT investments", *Electronic Markets*, Vol. 23 No. 1

Helkkula, A. and Kelleher, C. (2010), "Circularity of customer service experience and customer perceived value", *Journal of Customer Behavior*, Vol. 9 No. 1

Websites and

<https://journals.univ-danubius.ro/index.php/oconomica/article/view/3545/3741>

<https://www.scribd.com/document/22327850/Literature-Review-of-E-crm>

https://www.researchgate.net/publication/333593247_Current_Trend_and_Literature_on_Electronic_CRM_Adoption_Review

APPENDIX

THE EFFECT OF ECRM ON CUSTOMER SATISFACTION OF NEW GENERATION IN BANKING SECTOR

I am Arya Krishnan, a final year M.Com student of Bharata Mata College, Thrikkakara. As part of my research project on the topic "the effect of ecrm on customer satisfaction of new generation in banking sector" under the guidance of Dr. Ajay Joseph. I humbly request you to spare your time for filling up this questionnaire. I assure you that the information provided shall be kept confidential.

QUESTIONNAIRE

1.Age

- Below 20 years
- 20 -30 years
- Above 30 years

2.Gender

- Female
- Male

3.Do you have a bank account

- Yes
- No

4. Category of place

- Rural
- Urban
- Semi urban

5. Privacy

	Strongly agree	agree	Neutral	Disagree	Strongly disagree
Privacy statement					
Personal information					

6. Quality of service

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Complete transaction					
Transaction failure					
In terms of security					

7.Trust

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Secure payment					
Sensitive information					
Customer friendly					

8.Customer satisfaction

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
--	----------------	-------	---------	----------	-------------------

Services provided					
Employee respond					
Financial advice					
Service quality					

9.ECRM

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Share problems					
Technical support					
Right software					
Customer complaints					

