

CUSTOMER RELATIONSHIP MANAGEMENT IN SELECTED COMMERCIAL BANKS IN KANCHIPURAM DISTRICT

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ABSTRACT

The present study on customer relationship management (CRM) practices will also be helpful to the banking sector in understanding how customers perceive and anticipate the services that will be provided by them. The Indian banking industry reacted to these developments by addressing the new problems of higher compression and uncertainty. Although the prudential and supervisory standards were implemented in accordance with global best practices to further improve the Indian banking sector, the on-going reforms give commercial banks more operational flexibility. The present study aims to analyze CRM practices followed by the commercial banks as perceived by the customers and the results indicate that the banker and customer relations are two types, namely general relations and special relation. As for the general relations a customer should satisfy themselves by getting the services from the banks without demand. Special relation is the banker should provide the services on demand of the customers subject to possibility.

Keywords: CRM, Banking Industry, COVID-19, Commercial Banks, RBI.

Introduction

The backbone of our nation's financial intermediation has been the banking sector. The banking industry in India saw several changes in the 1990s with regard to technology utilization, regulation, and the type of banking activities. The Indian banking industry reacted to these developments by addressing the new problems of higher compression and uncertainty. Although the prudential and supervisory standards were implemented in accordance with global best practices to further improve the Indian banking sector, the on-going reforms give commercial banks more operational flexibility.

During the COVID-19 lockdown, the use of electronic transactions rapidly grew in order to reduce the need for people to physically visit a bank office. Lockdown also restricted the number of people that visited the bank branch. The world's payment gatewaysThe worldwide payment market is anticipated to rise by 23.45 USD billion between the years of 2020 and 2024 as a result of the expansion of e-commerce and the rising use of digital payment methods, according to a report by Processing Solutions Market that predicted the trend of the payment gateways sector up to 2024 amid and in the wake of COVID-19. Leading telecom providers in the Sultanate of Oman (Omantel) and Arab Financial Services (AFS) launched "Efloos," a digital mobile wallet application that allows users to utilize digital currency instead of actual cash during the COVID-19 pandemic by scanning a QR code. Understanding customer relationship management in its whole is perhaps the most important step in putting a CRM strategy into practice. There have been several definitions of CRM over the past 12 months, including claims that it is a sales technique, software product, or even a brand-new approach to data collecting.

Review of Literature

Debasish, S.S. (2000) conducted research on the service quality in electronic banking employing variables that could be measured along five different dimensions. For gauging the level of service, they used Access, Website interface, Trust, Attention, and Credibility. The researcher used the 26 items recommended by Parasuraman et al. (1985) and simplified the SERVQUAL characteristics, such as Web interface interactions, dependability, responsiveness assurance, and empathy, into five dimensions. The study made clear that in order to deliver good service quality, web elements play a significant role in determining the service quality in e-banking. Therefore, banks that offer electronic services should offer their clients useful web tools in a setting that is appropriate for them.

Oppewal, Harmen & Vriens, Marco. (2000) conducted a study and proposed the use of integrated conjoint

experiments to measure perceived service quality. The technique of modelling the hierarchical relationships between operationally defined service qualities, strategically important service dimensions, and general preference for banks or financial products was also presented. Some of the drawbacks and issues of SERVQUAL and conventional conjoint analysis are avoided by the suggested method, which is based on hierarchical information integration theory. Four service dimensions—accessibility, competence, accuracy, and friendliness as well as tangibles and qualities are used as examples of the approach's application to retail banks. results support that expertise, tangibles, and accessibility are the next most significant factors for customers to consider when evaluating the quality of a service.

Jun and Cai (2001) carried out research in order to study the scale measurement for Internet banking service quality with customers of the USA. The scale had 17 different factors, which were grouped into three main categories: the calibre of the banking services, the calibre of the internet platforms, and the calibre of the customer service. Furthermore, reliability, responsiveness, access, and correctness were the main elements that affected satisfaction or dissatisfaction out of the seventeen characteristics. However, the criteria discovered in this study were not empirically confirmed and instead relied solely on content analysis of user experiences with Internet-only banks and conventional banks that offered Internet banking services.

Yin (2003) made an attempt to study the literal and theoretical replications that are helpful in testing claims or hypotheses. Both the circumstances under which a certain occurrence is likely to be found (a literal replication) and the circumstances under which it is not likely to be found (a theoretical replication) must be stated in the theoretical framework.

Rogers (1962) discussed that the degree to which a potential adopter considers an innovation to be superior to the concept, thing, or service it replaces is called relative advantage. Second, an innovation's compatibility is determined by how well it is viewed as being consistent with the past beliefs, experiences, and requirements of a potential adopter. Third, the degree to which an innovation is seen as being testable on a limited basis before any adoption decision is made, is referred to as trialability. Last but not least, an innovation's observability refers to how obvious it is to other people inside a social system.

Tamil Selvi and Balaji (2019) conducted an exploratory study to better understand how respondents' demographic features affected their behaviour in terms of adopting mobile banking in chennai and hyderabad. Primary information about mobile banking uptake was gathered from clients of commercial and public sector banks using a standardised questionnaire. The outcome demonstrates that customers' behavioural intentions towards adopting mobile banking in the study area are highly influenced by performance expectancy, effort expectancy, hedonic incentive, trust, and loyalty.

Bhawna Mukaria and Pranav Mishra (2019) attempted to investigate the variables influencing the e-wallet user's view of the public sector and private mobile wallet providers in India in their study. To gather primary data from 433 respondents in the form of structured questionnaires, the researchers used a survey method and a hypothetical study design. The IBM SPSS statistical analysis programme was used to perform the Independent Sample t test. According to the findings, public sector e-wallet providers are perceived less favourably than competitors from the private sector. Public sector and private sector e-wallet providers in India have significantly different perceptions of issues, customer service, and personal risk.

Jacob Davis et al. (2017) carried out an empirical inquiry in Chennai, Tamil Nadu, to gauge the expansion of the cashless economy through e-wallet usage in the wake of demonetization in order to better understand how e-wallet users perceive privacy, security, convenience, speed, accessibility, content, and design, researchers have employed a survey method and sent structured questionnaires to e-wallet users. The outcome indicates that two significant characteristics, such as consideration and design, are major contributors to the desire to use e-wallets in Chennai, Tamil Nadu. The researchers came to the conclusion that demonetization had a crucial impact on bank clients' use of digital payment services.

Significance of the Study

The current study on customer relationship management (CRM) practices will also be helpful to the banking sector in understanding how customers perceive and anticipate the services that will be provided by them. Bankers can further determine the degree to which they are able to maintain customer relationships and the steps they can take to improve their relationships and quality services. Customers will also benefit from the study's information.

Statement of the Problems

Banks approached their clients with a more industrial manner during the 1960s, 1970s, and 1980s. Because the market was growing more socialized, the services did not correspond to the mass market. Poor quality growth engines are the result of antiquated, laborious processes and procedures, excessive indifference towards technology, and other factors. Because of a lack of resources, an inappropriate mindset, vision, and strategy, the banking industry is now very competitive. Yet, the bank's strong client relationships are its main competitive advantage. Banks run the risk of overlooking this important principle in their efforts to improve efficiency and acquire new technologies. Inability to cross-sell, lengthy lines, a lack of knowledge, a lack of human touch, and a bad attitude towards customers are five interpersonal sins that banks have been doing for years. These sins prohibit banks from sustaining positive client relationships.

Objectives of the Study

The main objective of the study is to evaluate the CRM Practices in banks. However the specific objectives are:

1. To analyze CRM practices followed by the commercial banks as perceived by the customers.
2. To study 'banker' perception on CRM practices followed by commercial banks

Null Hypotheses

H₀: 1. There is no significant association and differences between customer's opinion about the customer services and CRM prevailed in the banks situated in Kanchipuram District.

H₀: 2. There is no significant association and differences between banker's opinion about the customer services and CRM prevailed in the banks situated in Kanchipuram District.

Methodology

The main data provide the basis for the investigation. The primary data will be gathered from the research region by administering a questionnaire to bankers and an interview schedule to clients. The customer's and banker's opinion of customer service, the attitudinal climate in the banks, and CRM procedures in the banks have also been taken into consideration through personal observations, conversations with customers, routine visits and conversations with bank officials. The questionnaire designed for bankers will concentrate on four specific CRM categories, namely acquisition, satisfaction, loyalty, and retention.

Customers were invited to participate in interviews that addressed topics such as customer service, the culture of the banks, and CRM procedures. Secondary data will be collected from the publication of the State Lead Bank, Kanchipuram District (IOB) and the District Lead Bank and other banks manual. On the basis of the quota sampling method each bank, three bank employees and twenty five customers are decided for the study among them only 675 respondents alone cooperated at the time of interview.

Area of the Study

For the selection of respondents a survey has been conducted in Kanchipuram District. Only 90 bank employees and 200 customer respondents of the banks were selected for the study with proper representation of higher and middle income groups. The account holders identified at the banking hall and asked the scheduled questions among the customers.

Period of the Study

The period of the study is 2012-13 to 2022-23. The primary data was collected at the end of 2023.

Limitation of the Study

1. The survey covers only selected commercial banks in Kanchipuram District and hence the findings and applications are restricted in character.
2. Due to time constraint, it could not be possible to cover all the commercial banks functioning in Kanchipuram District in respect of collection of information.

Analysis of the Study

Methods used in a few Kanchipuram District commercial banks to handle customer relationships. It is commonly accepted that a respondent's socioeconomic background would inevitably affect his judgment of the customer relationship management procedures used by a few chosen commercial banks in the Kanchipuram District as well as the management of those institutions. It is thus deemed reasonable to test this hypothesis and determine whether or not these features had an impact on the respondents' opinions of customer relationship management. With this goal in mind, the respondents' socioeconomic backgrounds and opinions on the customer relationship management practices of a few particular commercial banks in the Kanchipuram District were emphasized.

Socio-Economic of the Respondents

The eight elements of the sample respondents' personalities are highlighted in this section and are studied below:

	N = 200	Frequency	%
Gender	Men	127	63.5
	Women	73	36.5
Age	Less than 25 years	59	29.5
	25 – 40 years	79	39.5
	40 – 55 years	40	20
	Above 55 years	22	11
Educational qualification	Graduation	48	24
	Post-Graduation	100	50
	Diploma	28	14
	Others	24	12
Occupation	Student	78	39
	Professional	44	22
	Business	25	12.5
	Employed	53	26.5
Marital Status	Married	120	60
	Single	80	40
Monthly Income Level	Less than Rs.20,000	57	28.5
	Rs.20,001 to Rs.40,000	68	34
(In Rs.)	Rs.40,001 to Rs.60,000	48	24
	More than Rs.60,000	27	13.5

Total	200	100
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Table - 1 SOCIO-ECONOMIC CHARACTERISTICS

Source: Primary data

Table 1 provides a summary of the 200 respondents' demographic information. Of them, 63.5% were men and 36.5% were women. Younger than 25 years old, 39.5% of online consumers fell into the 25–40 age range, and 50% of them had finished their post-graduate studies, with graduation coming in second at 24%. 39% of internet buyers were students, 26% were working adults, 12.5% were involved in business, and the remaining 22% were professionals. 60% of the responders were married, the majority. The bulk of them fall within the Rs. 20,001 to Rs. 40,000 income range. To understand the sensitivity of the respondents and the extent to which they represented the Customers' Perception toward Retail Banking of the Selected Commercial Banks in Kanchipuram District, educational qualification is the fundamental individuality to analyze the Customers' Perception toward Retail Banking factor.

Sl. No.	Opinion Towards Banking Activities	Poor	Average	Good	Very Good	Excellent
1.	Courtesy level of the staff	9 (6.7)	15 (11.1)	36 (26.7)	37 (27.4)	38 (28.1)
2.	Working hours of the bank.	8 (5.9)	16 (11.9)	34 (25.2)	40 (29.6)	37 (27.4)
3.	knowledgeable of solving queries	6 (4.4)	24 (17.8)	34 (25.2)	35 (25.9)	36 (26.7)
4.	Level of responding	15 (11.1)	15 (11.1)	28 (20.7)	36 (26.7)	41 (30.4)
5.	"Transaction time" taken for Cash deposit.	14 (10.4)	3 (2.2)	33 (24.4)	41 (30.4)	44 (32.6)
6.	"Transaction time" taken for Cash withdrawal.	6 (4.4)	14 (10.4)	20 (14.8)	36 (26.7)	59 (43.7)
7.	"Transaction time" for statements	8 (5.9)	3 (2.2)	20 (14.8)	41 (30.4)	63 (46.7)
8.	Open of an account	1 (.7)	7 (5.2)	21 (15.6)	50 (37.0)	56 (41.5)
9.	innovation in last two years	4 (3.0)	7 (5.2)	14 (10.4)	50 (37.0)	60 (44.4)
10.	10 deposit rates and service charges	3 (2.2)	2 (1.5)	13 (9.6)	64 (47.4)	53 (39.3)

11.	Bank's grievance redressal system.	2 (1.5)	6 (4.4)	11 (8.1)	55 (40.7)	61 (45.2)
12.	12 facility of the bank	3 (2.2)	6 (4.4)	13 (9.6)	82 (60.7)	31 (23.0)
13.	13. Location of the bank.	0 (.0)	3 (2.2)	15 (11.1)	62 (45.9)	55 (40.7)
14.	14. ATM services	0 (.0)	2 (1.5)	22 (16.3)	48 (35.6)	63 (46.7)
15.	15. Debit & credit card services	5 (3.7)	4 (3.0)	18 (13.3)	58 (43.0)	50 (37.0)
16.	16. processing and disbursing loans	6 (4.4)	4 (3.0)	19 (14.1)	42 (31.1)	64 (47.4)
17.	17. Interest rates currently being offered	1 (.7)	2 (1.5)	10 (7.4)	39 (28.9)	83 (61.5)
18.	18. Internet and mobile banking	1 (.7)	1 (.7)	9 (6.7)	56 (41.5)	68 (50.4)
Averages		5.11 (3.77)	7.44 (5.52)	20.56 (15.2 2)	48.44 (35.8 8)	53.44 (39.59)

Table – 2 Savings Bank Account Holders Opinion Towards Banking Activities
Source: Primary Data

According to the aforementioned data, 39.59% of savings bank account holders have outstanding opinions of banking operations, 35.88% have very good opinions, 15.22% have good opinions, 5.52 percent have average opinions, and just 3.77 percent have negative opinions. The majority of respondents with savings bank accounts are happy with the banking operations, with about 75% of them giving positive feedback. The time it takes to deposit cash and the response times are mediocre at best when bank employees are assisting clients and resolving issues. Hence, the staff of the Commercial banks located in the study area should respond against raising questions and queries of customers due to solving the problems with feasible speed which compromise the desires of customers. Thus, the Commercial banks can conduct periodical training and development programmes in order to enhance the performance of existing staff and newly appointed staff. Because savings bank account holders are the base of depositing money for the smooth working capital operation of the bank, the banks should concentrate the services pertaining to savings bank account holders.

Sl. No.	Opinion Towards Banking Activities	Poor	Average	Good	Very Good	Excellent
1	Courtesy level of the staff	8 (5.93)	19 (14.07)	40 (29.63)	38 (28.15)	30 (22.22)
2	Working hours of the bank.	11 (8.15)	19 (14.07)	36 (26.67)	35 (25.93)	34 (25.19)
3	knowledgeable of solving queries	11 (8.15)	27 (20.00)	37 (27.41)	29 (21.48)	31 (22.96)

4	Level of responding	14 (10.37)	18 (13.33)	33 (24.44)	32 (23.70)	38 (28.15)
5	"Transaction time" taken for Cash deposit.	14 (10.37)	3 (2.22)	38 (28.15)	43 (31.85)	37 (27.41)
6	"Transaction time" taken for Cash withdrawal.	9 (6.67)	18 (13.33)	28 (20.74)	30 (22.22)	50 (37.04)
7	"Transaction time" for statements	10 (7.41)	5 (3.70)	28 (20.74)	37 (27.41)	55 (40.74)
8	Open of an account	2 (1.48)	8 (5.93)	27 (20.00)	45 (33.33)	53 (39.26)
9	innovation in last two years	4 (2.96)	9 (6.67)	19 (14.07)	46 (34.07)	57 (42.22)
10	deposit rates and service charges	5 (3.70)	3 (2.22)	16 (11.85)	57 (42.22)	54 (40.00)
11	Bank's grievance redressal system.	3 (2.22)	8 (5.93)	11 (8.15)	50 (37.04)	63 (46.67)
12	facility of the bank	2 (1.48)	5 (3.70)	13 (9.63)	80 (59.26)	35 (25.93)
13	Location of the bank.	0 (0.00)	5 (3.70)	21 (15.56)	67 (49.63)	42 (31.11)
14	ATM services	0 (0.00)	3 (2.22)	18 (13.33)	55 (40.74)	59 (43.70)
15	Debit & credit card services	5 (3.70)	2 (1.48)	25 (18.52)	54 (40.00)	49 (36.30)
16	processing and disbursing loans	7 (5.19)	2 (1.48)	17 (12.59)	49 (36.30)	60 (44.44)
17	Interest rates currently being offered	1 (0.74)	2 (1.48)	16 (11.85)	46 (34.07)	70 (51.85)
18	Internet and mobile banking	1 (0.74)	1 (0.74)	12 (8.89)	52 (38.52)	69 (51.11)
Averages		5.94 (4.40)	8.72 (6.46)	24.17 (17.90)	46.94 (34.77)	49.22 (36.46)

Table - 3
Current Account Holders' Opinion Towards Banking Activities
Source: Primary Data

From the above table, the savings bank account holders' opinion towards banking activities is 36.46 percent of 'excellent', 34.77 percent of 'very good', 17.90 percent of 'good', 6.46 per cent of average and only 4.40 per

cent of poor. It results that the majority of the current account holder respondents are satisfied with the banking activities; nearly 71 per cent of them have opined high responses.

	Sl. No. Opinion Towards Banking Activities	Poor	Average Good		Very Good	Excellent
1	Courtesy level of the staff	12 (8.89)	14 (10.37)	38 (28.15)	42 (31.11)	29 (21.48)
2	Working hours of the bank.	11 (8.15)	17 (12.59)	39 (28.89)	34 (25.19)	34 (25.19)
3	knowledgeable of solving queries	7 (5.19)	27 (20.00)	43 (31.85)	32 (23.70)	26 (19.26)
4	Level of responding	15 (11.11)	17 (12.59)	31 (22.96)	34 (25.19)	38 (28.15)
5	"Transaction time" taken for Cash deposit.	16 (11.85)	7 (5.19)	34 (25.19)	41 (30.37)	37 (27.41)
6	"Transaction time" taken for Cash withdrawal.	9 (6.67)	17 (12.59)	24 (17.78)	31 (22.96)	54 (40.00)
7	"Transaction time" for statements	11 (8.15)	4 (2.96)	21 (15.56)	39 (28.89)	60 (44.44)
8	Open of an account	1 (0.74)	9 (6.67)	25 (18.52)	51 (37.78)	49 (36.30)
9	innovation in last two years	4 (2.96)	8 (5.93)	15 (11.11)	56 (41.48)	52 (38.52)
10	deposit rates and service charges	4 (2.96)	3 (2.22)	15 (11.11)	52 (38.52)	61 (45.19)
11	Bank's grievance redressal system.	3 (2.22)	10 (7.41)	11 (8.15)	45 (33.33)	66 (48.89)
12	facility of the bank	3 (2.22)	5 (3.70)	15 (11.11)	78 (57.78)	34 (25.19)
13	Location of the bank.	0 (0.00)	4 (2.96)	16 (11.85)	67 (49.63)	48 (35.56)
14	ATM services	0 (0.00)	3 (2.22)	21 (15.56)	50 (37.04)	61 (45.19)
15	Debit & credit card services	6 (4.44)	4 (2.96)	23 (17.04)	52 (38.52)	50 (37.04)

16	processing and disbursing loans	8 (5.93)	2 (1.48)	21 (15.56)	46 (34.07)	58 (42.96)
17	Interest rates currently being offered	2 (1.48)	4 (2.96)	15 (11.11)	46 (34.07)	68 (50.37)
18	Internet and mobile banking	2 (1.48)	2 (1.48)	11 (8.15)	59 (43.70)	61 (45.19)
Averages		6.33 (4.69)	8.72 (6.46)	23.22 (17.20)	47.50 (35.19)	49.22 (36.46)

Table - 4

Credit Card Holders' Opinion Towards Banking Activities

Source: Primary Data

From the above table, the savings bank account holders' opinion towards banking activities is 36.46 percent of 'excellent', 35.19 percent of 'very good', 17.20 per cent of 'good', 6.46 per cent of average and only 4.69 percent of poor. It results that the majority of the credit card holder respondents are satisfied with the banking activities; nearly 71 per cent of them have opined high responses.

1. No.	Opinion Towards Banking Activities	Poor	Average	Good	Very Good	Excellent
1	Courtesy level of the staff	10 (7.41)	13 (9.63)	35 (25.93)	39 (28.89)	38 (28.15)
2	Working hours of the bank.	7 (5.19)	18 (13.33)	34 (25.19)	39 (28.89)	37 (27.41)
3	knowledgeable of solving queries	6 (4.44)	23 (17.04)	37 (27.41)	37 (27.41)	32 (23.70)
4	Level of responding	15 (11.11)	14 (10.37)	30 (22.22)	35 (25.93)	41 (30.37)
5	"Transaction time" taken for Cash deposit.	16 (11.85)	4 (2.96)	30 (22.22)	41 (30.37)	44 (32.59)
6	"Transaction time" taken for Cash withdrawal.	9 (6.67)	17 (12.59)	24 (17.78)	33 (24.44)	52 (38.52)
7	"Transaction time" for statements	10 (7.41)	4 (2.96)	22 (16.30)	41 (30.37)	58 (42.96)
8	Open of an account	1 (0.74)	10 (7.41)	25 (18.52)	50 (37.04)	49 (36.30)
9	innovation in last two years	5 (3.70)	9 (6.67)	16 (11.85)	52 (38.52)	53 (39.26)
10	deposit rates and service charges	4 (2.96)	3 (2.22)	16 (11.85)	59 (43.70)	53 (39.26)

11	Bank's grievance redressal system.	3 (2.22)	10 (7.41)	11 (8.15)	48 (35.56)	63 (46.67)
12	facility of the bank	4 (2.96)	6 (4.44)	14 (10.37)	78 (57.78)	33 (24.44)
13	Location of the bank.	0 (0.00)	4 (2.96)	18 (13.33)	60 (44.44)	53 (39.26)
14	ATM services	0 (0.00)	8 (5.93)	31 (22.96)	42 (31.11)	54 (40.00)
15	Debit & credit card services	8 (5.93)	24 (17.78)	30 (22.22)	25 (18.52)	48 (35.56)
16	processing and disbursing loans	16 (11.85)	0 (0.00)	15 (11.11)	49 (36.30)	55 (40.74)
17	Interest rates currently being offered	0 (0.00)	7 (5.19)	16 (11.85)	62 (45.93)	50 (37.04)
18	Internet and mobile banking	0 (0.00)	0 (0.00)	7 (5.19)	89 (65.93)	39 (28.89)
Averages		6.33 (4.69)	9.67 (7.16)	22.83 (16.91)	48.83 (36.17)	47.33 (35.06)

Table - 5
Loan Account Holders' Opinion Towards Banking Activities
Source: Primary Data

From the above table, the savings bank account holders opinion towards banking activities is 36.17 percent of 'very good', 35.06 percent of 'excellent', 16.91 per cent of 'good', 7.16 per cent of average and only 4.69 percent of poor.

Suggestions

1. The staff of the Commercial banks located in the study area should respond against raising questions and queries of customers due to solving the problems with feasible speed which compromise the desires of customers.
2. The staff of the Commercial banks located in the study area should respond against responding speed to cooperate with the customers. Thus, the Commercial banks can improve the CRM in order to enhance the relationship among the customers of current account holders. Because current account holders are the interest free depositors, they need only the services like overdraft, bills discounting, and the like. So the banks should increase the faith and good impressions among current account holders.
3. Staff of the Commercial banks located in the study area should respond by improving the speed of processing and disbursing the loan with the desires of customers. Thus, the Commercial banks can assign the loan activities to experienced staff instead of newly appointed staff. Because lending is important to control the NPA of the bank, the banks should focus on the services pertaining to different lending activities.
4. The banker and customer relations are two types, namely general relations and special relation. As for the general relations a customer should satisfy themselves by getting the services from the banks without demand. Special relation is the banker should provide the services on demand of the customers subject to possibility. In that situation, a customer may be dissatisfied with services to the extent of customer perception perceived. In this research, the dissatisfied incidents are failure of personal contact, unsecured risk, often breach of transaction or dishonour of any transaction, and reliable services unfriendly services, unadoptable technological changes, the banking staffs are not expert in rendering the services and denying services routinely.

5. Bankers should respond to the customer as soon as possible as per their desires. Thus, the commercial banks can appoint a person for the front office enquiry system of customer required queries. It will minimize the problems among the customers and will increase the CRM level and it will centralize the maintenance of the CRM in the commercial bank.
6. The loan account holders and fixed deposit holders are highly responded to more strongly than other types of account holders.

Conclusion

From the previous suggestions and findings the researcher has concluded that the staff of the Commercial banks located in the study area should respond against raising questions and queries of customers due to solving the problems with feasible speed which compromise the desires of customers. Thus, the Commercial banks can conduct a research on their retail services regarding. Because customers are the king of the market, they may switch over from one bank to another bank, the bank should retain the existing customers and mobilize new customers and deposits. So the bank should quintessence the service quality connected to customers' welfare. The overall responses about all the above simple percentage analysis relating to the service quality of the banking activities of the Commercial banks is summarized as per the following table values are the averages of the variables consisting of the factor. Savings bank account, current account and credit card holders are responded high to excellent, loan account and fixed deposit and recurring deposit holders are responded highly to very good. Yet, overall averages are frequently portrayed as being outstanding. As a result, different clients have different opinions about banking activity. Savings bank account holders receive more positive feedback than other types of account holders as a result. The commercial banks have to focus on other kinds of account holders as well. The study discovered that client deposits are far more important than other lending and credit services.

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