# LIST OF TABLES

<table>
<thead>
<tr>
<th>Table No.</th>
<th>Title</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1</td>
<td>Selection of Sample for Primary Data</td>
<td>07</td>
</tr>
<tr>
<td>3.1</td>
<td>Indian Banking Sector during 2013-14</td>
<td>61</td>
</tr>
<tr>
<td>3.2</td>
<td>Number of Customers for Deposits/Credits in Banking Sector India</td>
<td>63</td>
</tr>
<tr>
<td>3.3</td>
<td>Performance of Public Sector Banks in India</td>
<td>68</td>
</tr>
<tr>
<td>3.4</td>
<td>Performance of Private Sector Banks in India</td>
<td>70</td>
</tr>
<tr>
<td>3.5</td>
<td>Performance of Foreign Sector Banks in India</td>
<td>71</td>
</tr>
<tr>
<td>3.6</td>
<td>Bank-wise Number of Branches of Commercial Banks in Kerala</td>
<td>73</td>
</tr>
<tr>
<td>3.7</td>
<td>Operational &amp; Financial Performance of State bank of Travancore</td>
<td>74</td>
</tr>
<tr>
<td>3.8</td>
<td>Operational &amp; Financial Performance of Federal Bank</td>
<td>75</td>
</tr>
<tr>
<td>3.9</td>
<td>Branches &amp; ATMs of Commercial Banks in India</td>
<td>78</td>
</tr>
<tr>
<td>3.10</td>
<td>CRM Practices in Banking sector</td>
<td>89</td>
</tr>
<tr>
<td>4.1</td>
<td>Personal Profile of Customers</td>
<td>100</td>
</tr>
<tr>
<td>4.2</td>
<td>Personal Profile of Officers</td>
<td>103</td>
</tr>
<tr>
<td>4.3</td>
<td>Type of Products Availed by Customers</td>
<td>105</td>
</tr>
<tr>
<td>4.4</td>
<td>CRM Best Practices of Banks - Combined Analysis</td>
<td>109</td>
</tr>
<tr>
<td></td>
<td>(Opinion of Customers)</td>
<td></td>
</tr>
<tr>
<td>4.5</td>
<td>Model Fit Indices of Confirmatory Factor Analysis table</td>
<td>114</td>
</tr>
<tr>
<td></td>
<td>(Opinion of Customers)</td>
<td></td>
</tr>
<tr>
<td>4.6</td>
<td>Regression Coefficients of CRM best practices</td>
<td>114</td>
</tr>
<tr>
<td></td>
<td>(Opinion of Customers)</td>
<td></td>
</tr>
<tr>
<td>4.7</td>
<td>Mean, SD, Mean % Score and Z Value for CRM Practices</td>
<td>115</td>
</tr>
<tr>
<td></td>
<td>(Opinion of Customers)</td>
<td></td>
</tr>
<tr>
<td>4.8</td>
<td>CRM Best Practices Adopted by Bank – Combined Analysis</td>
<td>116</td>
</tr>
<tr>
<td></td>
<td>(Opinion of Officers)</td>
<td></td>
</tr>
<tr>
<td>4.9</td>
<td>Model Fit Indices of Confirmatory Factor Analysis</td>
<td>119</td>
</tr>
<tr>
<td></td>
<td>(Opinion of Officers)</td>
<td></td>
</tr>
<tr>
<td>4.10</td>
<td>Regression Coefficients of CRM best practices</td>
<td>120</td>
</tr>
<tr>
<td></td>
<td>(Opinion of Officers)</td>
<td></td>
</tr>
<tr>
<td>4.11</td>
<td>Mean, SD, Mean % Score and Z Value for CRM Practices</td>
<td>121</td>
</tr>
<tr>
<td></td>
<td>(Opinion of Officers)</td>
<td></td>
</tr>
<tr>
<td>4.12</td>
<td>CRM Best Practices and Personal Variables of Customers</td>
<td>124</td>
</tr>
<tr>
<td>4.13</td>
<td>CRM Best Practices and Personal Variables of Officers</td>
<td>127</td>
</tr>
<tr>
<td>4.14</td>
<td>Mean, SD and F Value for the Three Regions of Kerala</td>
<td>129</td>
</tr>
</tbody>
</table>
5.1 Attending Customer Queries  
(Opinion of Customers) 132

5.2 Attending Customer Queries  
(Opinion of Officers) 132

5.3 Employees Dress Code and Neatness  
(Opinion of Officers) 133

5.4 Personal Attention to Customers  
(Opinion of Customers) 134

5.5 Personal Attention to Customers  
(Opinion of Officers) 135

5.6 Politeness in Dealing with Customers  
(Opinion of Customers) 136

5.7 Politeness in Dealing with Customers  
(Opinion of Officers) 137

5.8 Keeping Emotional Bond with Long Term customers  
(Opinion of Customers) 138

5.9 Emotional Bond with Long Term Customers  
(Opinion of Officers) 139

5.10 Punctuality of Employees to Ensure Customer Satisfaction  
(Opinion of Customers) 140

5.11 Punctuality of Employees to Ensure Customer Satisfaction  
(Opinion of Officers) 141

5.12 Ensuring Prompt Services to Customers  
(Opinion of Customers) 142

5.13 Ensuring Promptness in Service  
(Opinion of Officers) 142

5.14 Attending Training Programs to Enhance Morale  
(Opinion of Officers) 143

5.15 Easy Settlement of Customer Complaints  
(Opinion of Customers) 144

5.16 Easy Settlement of Customer Complaints  
(Opinion of Officers) 145

5.17 Ensuring that Bank is Dependable for Customers  
(Opinion of Customers) 146

5.18 Ensuring Banks are Dependable  
(Opinion of Officers) 147

5.19 Ensuring Confidentiality of Customers  
(Opinion of Customers) 148
5.20 Ensuring Confidentiality of Customers (Opinion of Officers) 149
5.21 Cheerfulness in Responding to Customers (Opinion of Customers) 150
5.22 Cheerfulness in Responding to Customers (Opinion of Officers) 151
5.23 Speedy Actions in Security Problems of Net Banking (Opinion of Customers) 152
5.24 Speedy Settlement of Security Problems in Net Banking (Opinion of Officers) 153
5.25 Cooperation in Implementation of Marketing Programs (Opinion of Officers) 154
5.26 Asking Reason for Exit to a Customer (Opinion of Officers) 155
5.27 Initiative to Lead CRM Programs of Bank (Opinion of Officers) 156
5.28 Customer Recovery Strategies Adopted (Opinion of Customers) 157
5.29 Customer Recovery Strategies Adopted (Opinion of Officers) 158
5.30 Positive Attitude towards Customers (Opinion of Officers) 159
5.31 Attentiveness to Customers (Opinion of Customers) 160
5.32 Attentiveness to Customers (Opinion of Officers) 161
5.33 Customers are Not Kept Unattended (Opinion of Customers) 162
5.34 Customers are Not Kept Unattended (Opinion of Officers) 163
5.35 Commitment of Bank Employees to Ensure Customer Satisfaction (Opinion of Customers) 164
5.36 Commitment of Bank Employees to Ensure Customer Satisfaction (Opinion of Officers) 165
5.37 Competitiveness of Bank Employees in Their Work (Opinion of Customers) 166
5.38 Competitiveness of Bank Employees in Their Work (Opinion of Officers) 166
5.39 Showing Courtesy in Dealing with Customers (Opinion of Customers) 168
5.40 Courtesy in Dealing with Customers
(Opinion of Officers)

5.41 Flexibility of Employees in Banking Needs of Customers
(Opinion of Customers)

5.42 Flexibility of Employees in Banking Needs of Customers
(Opinion of Officers)

5.43 Awareness of CRM Practices
(Opinion of Customers)

5.44 Satisfaction Level of CRM Practices
(Opinion of Customers)

5.45 Model Fit Indices for CFA Implementation of CRM Best Practices
(Opinion of Customers)

5.46 Correlation between CRM Best Practices and its Implementation

5.47 Mean, SD, Mean % Score and Z Value for Implementation of CRM Practices (Opinion of Customers)

5.48 Model Fit Indices for CFA Implementation of CRM Best Practices (Opinion of Officers)

5.49 The Regression Coefficients Implementation of CRM Best Practices (Opinion of Officers)

5.50 Mean, SD, Mean % Score and Z value for Implementation of CRM Practices (Opinion of Officers)

5.51 Relationship between Implementation of CRM Best Practices and Personal Variables (Opinion of Customers)

5.52 Relationship between Implementation of CRM Best Practices and Personal Variables (Opinion of Officers)

6.1 Loyalty Due to Reputation (Opinion of Customers)

6.2 Loyalty Due to Reputation (Opinion of Officers)

6.3 Referral Marketing Programs Create Loyalty (Opinion of Officers)

6.4 Relationship Marketing Programs Create Loyalty (Opinion of Officers)

6.5 Loyalty Due to Quality in Service (Opinion of Customers)

6.6 Loyalty Due to Quality in Service (Opinion of Officers)

6.7 Long Term Relations are Due to Best Practices (Opinion of Customers)
6.8 Long Term Relations are Due to Best Practices (Opinion of Officers) 199
6.9 Loyalty Due to Loyalty Programs (Opinion of Customers) 200
6.10 Loyalty Due to Loyalty Programs (Opinion of Officers) 201
6.11 Timely Services Keep the Customer Loyal (Opinion of Customers) 202
6.12 Timely Services Keep the Customer Loyal (Opinion of Officers) 203
6.13 Reasonability of Service Keeps Customer Loyal (Opinion of Officers) 204
6.14 Comfortability Keeps Customers Loyal (Opinion of Customers) 205
6.15 Comfortability Keeps Customers Loyal (Opinion of Officers) 206
6.16 Caring by Bank Makes Customers Loyal (Opinion of Customers) 207
6.17 Caring by Bank Makes Customers Loyal (Opinion of Officers) 207
6.18 Interest in Customers’ Services Influences Customer Loyalty (Opinion of Customers) 209
6.19 Interest by Bank for Customer Services Influence Loyalty (Opinion of Officers) 209
6.20 Segmentation of Customers Contributes to Customer Loyalty (Opinion of Officers) 210
6.21 Tangibility of Service Contributes to Customer Loyalty (Opinion of Officers) 211
6.22 Loyalty Increases Due to Reliability of Services (Opinion of Customers) 213
6.23 Loyalty Increases Due to Reliability of Services (Opinion of Officers) 213
6.24 Response of Employees to Customers Keeps Customers Loyal (Opinion of Customers) 214
6.25 Response of Employees to Customers Keeps Customers Loyal (Opinion of Officers) 215
6.26 Assurance Extended by Employees Contributes to Loyalty (Opinion of Officers) 216
6.27 Empathetic Attitude of Employees Increases Customer Loyalty (Opinion of Customers) 217
6.28 Empathetic Attitude of Employees Increases Customer Loyalty (Opinion of Officers) 218

6.29 Flexibility of Employees Contributes to Customer Loyalty (Opinion of Customers) 219

6.30 Flexibility of Employees Contribute to Customer Loyalty (Opinion of Officers) 220

6.31 Services up to Customers’ Expectations Lead to Customer Loyalty 221 (Opinion of Customers)

6.32 Services up to Customers’ Expectations Lead to Customer Loyalty 222 (Opinion of Officers)

6.33 Faith in Banks Products Contributes to Customer Loyalty (Opinion of Customers) 223

6.34 Faith in Banks Products Contributes to Customer Loyalty (Opinion of Officers) 223

6.35 Long Queues will Negatively Affect Customer Loyalty (Opinion of Customers) 225

6.36 Long Queues will Negatively Affect Customer Loyalty (Opinion of Officers) 225

6.37 Habitual Behavioral Pattern Influences Loyalty (Opinion of Customers) 226

6.38 Habitual Behavioral Pattern Influences Loyalty (Opinion of Officers) 227

6.39 Nearness to Bank Influences Customer Loyalty (Opinion of Customers) 228

6.40 Nearness to Bank Influences Customer Loyalty (Opinion of Officers) 229

6.41 Customers Not Shifting Bank Due to Other Reasons (Opinion of Customers) 230

6.42 Customers Not Shifting Bank Due to Other Reasons (Opinion of Officers) 231

6.43 Banks nearby Influence Customer Loyalty (Opinion of Customers) 232

6.44 Banks nearby Influence Customer Loyalty (Opinion of Officers) 233

6.45 Switching Barriers Influence Customer Loyalty (Opinion of Customers) 234

6.46 Switching Barriers Influence Customer Loyalty (Opinion of Officers) 234
6.47 Unwillingness to Shift Keeps Customer Loyal (Opinion of Customers) 236
6.48 Unwillingness to Shift Keeps Customer Loyal (Opinion of Officers) 236
6.49 Service Quality Keeps Customer Loyal (Opinion of Customers) 237
6.50 Service Quality Keeps Customer Loyal (Opinion of Officers) 238
6.51 Trustworthiness of Bank Influences Customer Loyalty (Opinion of Customers) 239
6.52 Trustworthiness of Bank Influences Customer Loyalty (Opinion of Officers) 240
6.53 Satisfied Customer is a Loyal Customer (Opinion of Customers) 241
6.54 Satisfied Customer is a Loyal Customer (Opinion of Officers) 242
6.55 Loyal Customer has Long Term Relationship with Bank (Opinion of Customers) 243
6.56 Loyal Customer has Long Term Relationship with Bank (Opinion of Officers) 244
6.57 Best Practices Contribute to Customer Loyalty (Opinion of Customers) 245
6.58 Best Practices Contribute to Customer Loyalty (Opinion of Officers) 246
6.59 Loyal Customer Markets through Word of Mouth Publicity (Opinion of Customers) 247
6.60 Loyal Customer Markets through Word of Mouth Publicity (Opinion of Officers) 248
6.61 Recommendation of Banks to Others (Opinion of Customers) 249
6.62 Reason for Recommendation (Rank of Customers) 249
6.63 Model Fit Indices for CFA Association between CRM Best Practices and Customer Loyalty (Opinion of Customers) 250
6.64 Correlation of CRM Best Practices and Customer Loyalty 251
6.65 Relationship between Association of CRM Best Practices with Customer Loyalty and Personal Variables (Opinion of Customers) 254
6.66 Relationship between Association of CRM Best Practices with Customer Loyalty and Personal Variables (Opinion of Officers) 257