

List of abbreviations used in the study

1. CRM – Customer Relationship Management
2. TQM – Total Quality Management
3. FIS – Frontline Information System
4. IT – Information Technology
5. E – CRM – Electronic Customer Relationship Management
6. CRL – Customer Relationship Leadership
7. LPG – Liberalization, Privatization and Globalization
8. OLAP – Online Analytical Processes
9. TQS – Total Quality Service
10. CLV – Customer Lifetime Value
11. LTV – Life time Value
12. LTVA – Life time Value Average
13. BE – Break Even
14. SCM – Supply Chain Management
15. PSB – Public Sector Banks
16. ATM – Automatic Teller Machine
17. EMM - Enterprise Maturity Model
18. FOREX – Foreign Exchange
19. RSS – Relationship Services
20. CSF – Critical Success Factors
21. PDM – Product Data Management
22. IVR – Interactive Voice Response
23. SMS – Short Message Service
24. UK – United Kingdom
25. US – United States of America
26. SCB – Scheduled Commercial Bank
27. GDP – Gross Domestic Product
28. CAGR – Compound Annual Growth Rate
29. NCR – National Capital Region

30. EFA – Exploratory Factor Analysis
31. ANOVA – Analysis of Variance
32. SBI – State Bank of India
33. CBI – Central Bank of India
34. PNB – Punjab National Bank
35. BOB – Bank of Baroda
36. ICICI Bank Ltd. – Industrial Credit and Investment Corporation of India Bank Limited.
37. HDFC Bank Ltd. – Housing Development Finance Corporation Bank Limited.
38. HSBC – Hong Kong and Shanghai Banking Corporation
39. NRI – Non Resident Indian
40. CBS – Centralized Banking Solution
41. RTGS – Real Time Gross Settlement
42. NEFT – National Electronic Funds Transfer
43. DSS – Decision Support System
44. EIS – Enterprise Information System
45. MIS – Management Information System
46. GOI – Government of India
47. RBI – Reserve Bank of India
48. NSDL – National Security Depository Limited
49. CDSL – Central Depository Services (India) Limited
50. SWIFT – Society for worldwide Interbank Financial Telecommunication
51. TAT – Turn Around Time
52. FDI – Foreign Direct Investment
53. E&Y – Earnest and Young
54. PWC – Price Water House Coopers
55. FICCI – Federation of Indian Chamber of Commerce and Industry
56. CII – Confederation of Indian Industry
57. IBA – Indian Bank’s Association