CHAPTER - VII

Findings and Suggestions
CHAPTER 7
FINDINGS AND SUGGESTIONS

7.1 INTRODUCTION

In today’s business environment, the public sector banks face increasing competition from new players, including global banks and alternative sources of funds. In response, they need to work harder to ensure that their customers feel valued and receive high-quality service that promotes customer loyalty. Leading public sector banks are looking beyond the transaction to the full opportunity presented by their public sector bank customers. Accordingly, they are moving beyond managing customers as simple contacts to a whole new level of customer relationship management, crafting a superior public sector bank customer experience that gives the bank a competitive advantage and a more loyal, profitable client. Therefore, a strong relationship will create a bond between the banks and its customers. The banking concern should understand and satisfy the changing needs of the customers. The success of the banking industry depends on building a life-long relationship with its customers. In this context, the present study was conducted in Tirunelveli district with the sample size of 612 respondents from 4 leading public sector banks. Perceptions of the customers toward the customer relationship management, the factors influencing the customer relationship management practices and the problems faced by the customers in relation to customer relationship management practices were analysed in depth and presented in this study. The major findings of the study are presented below.
7.2 FINDINGS RELATING TO THE PROFILE OF THE RESPONDENTS AND CUSTOMER RELATIONSHIP MANAGEMENT PRACTICES

- Among the rural, semi-urban and urban bank respondents, majority (54.2 per cent) of them are male. Among the male respondents, (56.7 per cent) of them are rural respondents.

- 51.6 per cent of the respondents belong to the age group of above 40 years among them 54 percent belong to semi-urban bank respondents.

- 34.2 per cent of the respondents have graduate & post graduate qualification irrespective of the area where the banks are located and 46.9 per cent of the urban bank respondents are degree holders.

- Majority (89.9 per cent) of the respondents are married. Among urban, semi-urban and rural bank respondents majority of them are married.

- Majority (77.6 per cent) of the respondents belong to nuclear family. Among rural, urban and semi-urban respondents majority of them belong to nuclear family.

- 79.7 per cent of the respondents have 1 to 2 children. Among them 81.2 per cent belong to semi-urban bank respondents.

- 67.4 per cent of the respondents are having 4 to 5 members in their family. Among them 73.8 per cent belong to urban areas.

- 22.7 per cent of the respondents are engaged in Government employment. In the case of urban and semi-urban bank respondents majority of them are engaged in Government employment.

- 24.8 per cent of the respondents are earning below Rs.10,000 per month. 27.4 per cent of the urban bank respondent are earning more than Rs 30,000 whereas
among the rural bank respondents majority (33.4 per cent) of them are earning less than Rs. 10,000 per month.

- 89.4 per cent of the respondents are having savings bank account irrespective of the category to which they belong.

- 97.5 per cent of the respondents are having 1 to 2 bank accounts. Among rural, semi-urban and urban bank respondents majority of them are having 1 to 2 bank accounts.

- 54.4 per cent of the respondents are having less than 5 years of experience with the present bank and among the majority (53.7 per cent) of the respondents who are having bank accounts in the urban banks are having 5 to 10 years of experience in operating bank account.

- 61.4 per cent of the respondents are operating their bank account by themselves. Among the rural, semi-urban and urban respondents 33.2 per cent of the respondents are operating their bank account through ATM.

- 49.8 per cent of the respondents are operating their bank account once in a month. The frequency of operation of bank account is higher among the urban respondents than among the semi-urban and the rural bank respondents.

### 7.2.1 Findings related to utilization of Banking Services

- It is found that 95.1 per cent of the respondents are operating the ATM services.

- 88.7 per cent of the respondents are operating the Debit/Credit card services.

Majority of the respondents have given first rank to ATM services, second rank to Debit/Credit card services.
The important sources of awareness among the rural, semi-urban and urban bank respondents are ‘friends and newspaper & magazine’. Regarding the sources of awareness, significant difference exists among the respondents.

7.2.2 Findings related to customers’ perception about CRM practices relation to customer interaction

The most important customer interaction variables among the male and female respondents are instant messaging and flexibility since their mean score are 4.0361, 3.7982 and 3.8913, 3.5906. Regarding the customer interaction, significant difference among the male and female respondents has been noticed in the case of ‘flexibility’ since their ‘t’ statistics are significant at five per cent level.

The important perception about customer interaction among the respondents who belong to the age group of below 25 years and 26 to 30 years are ‘instant messaging and flexibility’ since their mean score are 4.0000, 3.6923 and 4.0164, 3.5902. Among the respondents who are 31 to 40 years and above 40 years of age ‘instant messaging and flexibility’ are considered as important since their mean score are 4.0405, 3.7432 and 3.9114, 3.7057. Regarding the customer interaction, significant difference among the respondent’s age since their respective “F” statistics are not significant at 5 per cent level.

The important perception about customer interaction among the respondents who are having no formal education and below high school are ‘instant messaging and flexibility’ since their mean score are 3.7581, 3.4355 and 3.9167, 3.4643. Among the higher secondary and diploma holders ‘instant messaging and flexibility’ are considered as important since their mean score are 3.7736, 3.7044 and 3.9767, 3.8372. Among the Graduate & post Graduates
‘instant messaging and flexibility’ are considered as important since their mean score are 4.2010, 3.8278 and 4.0000, 3.8333. Regarding the customer interaction, the significant difference among the respondent’s education has been noticed in the case of ‘interactive website, instant messaging and flexibility’ since their “F” statistics are significant at five per cent level.

- The highly viewed customer interaction among the respondents who got married is ‘instant messaging and flexibility’ since their mean scores are 3.9909 and 3.7218. Among the unmarried respondents ‘keep customer up-to-date and instant messaging’ are considered as important since their mean score are 3.8205 and 3.8005. Among the widowed respondents ‘keep customer up-to-date and flexibility’ are considered as important since their mean score are 4.0588 and 3.7647. Among the divorced respondents ‘instant messaging and flexibility’ are considered as important since their mean score are 3.8333 and 3.1667. Regarding the customer interaction, the significant difference among the respondent’s marital status has been noticed in the case of ‘keep customer up-to-date’ since their “F” statistics are significant at five per cent level.

- The most important perception about customer interaction among the respondents who belong to joint family and nuclear family are ‘instant messaging and flexibility’ since their mean score are 3.8931, 3.6412 and 3.9832, 3.7242. Regarding the customer interaction, significant difference among the respondent’s age groups since their respective “F” statistics are not significant at 5 per cent level.

- The important perception about customer interaction among the respondents who belong to the family size below 4 members and 4 to 5 members are ‘instant messaging and flexibility’ since their mean score are 4.0244, 3.7073 and
3.9927, 3.7500. Among the respondents who belong to the family size of 5 to 6 members and above 6 members are ‘instant messaging and flexibility’ are considered as important since their mean score are 4.0000, 3.3390 and 3.7797, 3.7119. Regarding the customer interaction, significant difference among the respondents family size has been noticed in the case of ‘flexibility and keep customer up-to-date’ since their “F” statistics are significant at five per cent level.

- The important perception about customer interaction among the respondents who are engaged in agriculture and business ‘instant messaging and flexibility’ since their mean score are 3.900, 3.4400 and 3.9899, 3.6465. Among the private employees and Government employees ‘instant messaging and flexibility’ are considered as important since their mean score are 4.0177, 3.7699 and 4.1367, 3.7699. Among the retired person ‘instant messaging and flexibility’ are considered as important since their mean score are 3.8750, 3.9688 and 3.8992, 3.6744. Regarding the customer interaction, significant difference among the respondent’s occupation has been noticed in the case of ‘interactive website and flexibility’ since their “F” statistics are significant at five per cent level.

- The important customer interaction among the respondents who earning monthly income of below Rs.10,000 and Rs.10,001-Rs.15,000 are ‘instant messaging and flexibility’ since their mean score are 3.7829, 3.4605 and 4.0179, 3.8661. Among the respondents who earning monthly income of Rs.15,001-Rs.20,000, Rs.20,001-Rs.25,000 ‘instant messaging and flexibility’ since their mean score are 3.9014, 3.7606 and 4.2152, 3.6835. Among the respondents who earning monthly income of Rs.25,001-Rs.30,000 and above Rs.30,000 are ‘instant messaging and flexibility’ since their mean score are
3.9130, 3.7391 and 4.1728, 3.8642. Regarding the customer interaction, significant difference among the respondent’s monthly income has been noticed in the case of ‘interactive website, instant messaging and flexibility’ since their “F” statistics are significant at five per cent level.

7.2.3 Findings related to customers’ perception about CRM practices in relation to Customer Retention

- The important perception about customer retention among the male respondents are ‘individual care to customer and secure customer relationship’ since their mean score are 4.0813 and 3.8102, whereas among the female respondents, ‘individual care to customer and customer empowerment’ are considered as important since their mean score are 4.0399 and 3.6087. Regarding the customer retention, significant difference among the male and female respondents has been noticed in the case of ‘concentration of existing customers and secure customer relationship’ since their ‘t’ statistics are significant at five per cent level.

- The important perception about customer retention among the respondents who belong to the age group of below 25 years are ‘individual care to customer and customer empowerment’ since their mean score are 3.8462, 3.6154 whereas among 26-30, 31-40 and above 40 years of age are ‘individual care to customer and secure customer relationship’ since their mean score are 4.0164, 3.8033 and 4.0541 and 3.7613 and 4.0854, 3.6835. Regarding the customer retention, significant difference among respondent’s age group has been noticed in the case of ‘build trust through relationship and proper guidance to new customers’ since their “F” statistics are significant at five per cent level.
The important perception about customer retention among the respondents who are having no formal education and below high school are ‘secure customer relationship and individual care to customer’ since their mean score are 3.9839, 3.500 and 4.0238, 3.8095. Among the higher secondary and diploma holders are ‘secure customer relationship and individual care to customer’ since their mean score are 4.0692, 3.6918 and 4.0622, 3.6651. Among the Graduate & post Graduate and professionals ‘secure customer relationship and individual care to customer’ are considered as important since their mean score are 4.6667, 3.6651 and 3.9167. Regarding the customer retention, significant difference among the respondent’s educational status has been noticed in the case of ‘concentration of existing customers and understanding customer’s needs’ since their “F” statistics are significant at five per cent level.

The highly viewed customer retention among the respondents who are married and unmarried are ‘individual care to customer and secure customer relationship’ since their mean score are 4.0600, 3.6982 and 3.9744, 3.8718. Among the widow and divorced respondents ‘individual care to customer and secure customer relationship’ are considered as important since their mean score are 4.0588, 3.6471 and 4.8333, 4.0000. Regarding the customer retention, significant difference among the respondent’s marital status has been noticed in the case of ‘decrease the number of complaints’ since their “F” statistics are significant at five per cent level.

The important customer retention among the respondents who belong to joint family and nuclear family are ‘secure customer relationship and individual care to customer’ since their mean score are 4.0000, 3.7710 and 4.0821, 3.6906. Regarding the customer acquisition, significant difference among the
respondent’s family type since their respective “F” statistics are not significant at 5 per cent level.

- The important perception about customer retention among the respondents who belong to the family size of below 4 members and 4 to 5 members are ‘secure customer relationship and individual care to customer’ since their mean score are 4.0000, 3.7561 and 4.1286, 3.7379, whereas among the respondents who belong to the family size of 5 to 6 and above 6 member are ‘individual care to customer and customer empowerment’ since their mean score are 3.9322, 3.7119 and 3.8475, 3.8136. Regarding the customer retention, significant difference among the respondent’s family size since their “F” statistics are not significant at five per cent level.

- The important perception about customer retention among the respondents who are engaged in agriculture and business are ‘individual care to customer and customer empowerment’ since their mean score are 3.9700, 3.6300 and 3.9091, 3.3737. Among the private employees and Government employee respondents ‘individual care to customer and secure customer relationship’ are considered as important since their mean score are 4.1504, 3.7080 and 4.1007, 3.6835 whereas among the retired person ‘individual care to customer and customer empowerment’ is considered as important since their mean score are 4.0313, 3.8438 and 4.1395, 3.8062. Regarding the customer retention, significant difference among the respondent’s occupation has been noticed in the case of, ‘innovative services, understanding customer’s needs and build trust through relationship’ since their “F” statistics are significant at five per cent level.

- The important perception about customer retention among the respondents who earn monthly income below Rs.10,000 and Rs.10,001-Rs.15,000 are ‘individual
care to customer and secure customer relationship’ since their mean score are 3.9671, 3.6579 and 4.1964, 3.7857. Among the respondents who earn monthly income of Rs.15,001-Rs.20,000 and Rs.20,001-Rs.25,000 ‘individual care to customer and secure customer relationship’ are considered as important since their mean score are 4.0493, 3.6972 and 4.0127. Among the respondents who earn monthly income Rs.25,001-Rs30,000 and above Rs.30,000 are ‘individual care to customer and secure customer relationship’ since their mean score are 4.2174, 3.4565 and 4.0370, 3.8519. Regarding the customer retention, significant difference among the respondent’s monthly income has been noticed in the case of ‘innovative services and concentration of existing customers’ since their “F” statistics are significant at five per cent level.

7.2.4 Findings related to Customer Product and Services

- The important perception about customer product/services among male and female respondents are ‘24 hour services and anywhere banking services’ since their mean score are 3.9096, 3.8614 and 3.8768, 3.8732. Regarding the customer product/services significant difference among the male and female respondents since their ‘t’ statistics are not significant at five per cent level.

- The important perception about customer product/services among the respondents who belong to the age group of below 25 years 26 to 30 are ‘24 hour services and anywhere banking’ since their mean score are 3.8462, 3.6923 and 4.0164, 3.6721. Among the respondents who belong to the age group of 31 to 40, and above 40 years ‘24 hour services and anywhere banking’ are considered as important since their mean score are 3.9234, 3.8423 and 3.9335, 3.8576. Regarding the customer product/services management, significant
difference among the respondent’s age group has been noticed in the case of ‘xpress credit’ since their “F” statistics are significant at five per cent level.

The important perception about customer product/services among the respondents who are having no formal education is ’24 hour services and loan services’ since their mean score are 3.9677 and 3.8871 whereas among the respondents having below high school education are ‘anywhere banking and charge free banking’ Among respondents having higher secondary education ‘single window services and 24 hour services’ are considered as important. Among the diploma holders ’24 hour services and loan services’ are considered as important. Among the Graduate & post graduate and professional ’24 hour services and anywhere banking’ are considered as important since their mean score are 3.9856, 3.9717 and 4.3333, 3.8333. Regarding the customer product/services management, significant difference among the respondent’s education has been noticed in the case of ‘online banking, internet banking, mobile banking, green channel counter, green remit card, insta debit card, point of sale machine, buddy product-(recharge, fund transfer’ since their “F” statistics are significant at five per cent level.

The important customer product/services management among the respondents who are married are ‘24 hour services and anywhere banking’ since their mean score are 3.9127 and 3.8764 .Among the unmarried respondents ’24 hour services and insurance advice’ are considered as important since their mean score are 3.8718 and 3.7692. Among the widowed respondents ‘insurance advice and single window services’ are considered as important since their mean score are 3.8824 and 3.8235. Among the divorced respondents ‘loan services and anywhere banking’ are considered as important since their mean
score are 4.5000 and 4.3333. Regarding the customer product/services management, significant difference among the respondent’s marital status has been noticed in the case of ‘charge free banking’ since their “F” statistics are significant at five per cent level.

- The important customer product/services among the respondents who belong to joint family are ‘anywhere banking and 24 hour services since their mean score are 3.8763 and 3.7634. Among the respondents who belong to nuclear family are ‘24 hour services and anywhere banking’ are considered as important since their mean score are 3.9035 and 3.8884. Regarding the customer product/services management, significant difference among the respondent’s family type has been noticed in the case of ‘loan services and insurance advice’ since their “F” statistics are significant at five per cent level.

- The important perception about customer product/services among the respondents who belong the family size of below 4 members and 4 to 5 members ‘are 24 hour services and anywhere banking’ since their mean score are 3.8293, 3.7927 and 3.9466, 3.9248. Among the respondents who belong to the family size of 5 to 6 members ‘loan service and anywhere banking’ are considered as important since their mean score are 3.8983 and 3.8475. Among the respondents who belong to the family size of above 6 members ‘24 hour services and loan services’ are considered as important since their mean score are 3.8814 and 3.8304. Regarding the customer product/services management, significant difference among respondent’s family size has been noticed in the case of ‘modern banking services, green channel counter, xpress credit and NRI services’. since their “F” statistics are significant at five per cent level.

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The important perception about customer product/services among the respondents who are engaged in agriculture and business are ‘24 hour services and anywhere banking’ since their mean score are 3.8100, 3.7600 and 3.8283, 3.8182. Among the private employees and government employee ‘24 hour services and anywhere banking’ are considered as important since their mean score are 3.9292, 3.9912 and 3.9928, 3.8993. Among the retired person ‘24 hour services and anywhere banking and loan services’ are considered as important since their mean score are 3.9063, 3.8750 and 3.9457, 3.9070. Regarding the customer product/services management, significant difference among the respondent’s occupation has been noticed in the case of ‘online banking, internet banking, mobile banking, modern banking services, insta debit card, point of sale machine, xpress credit and buddy product- (recharge, fund transfer)’ since their “F” statistics are significant at five per cent level.

The important perception about customer product/services among the respondents who are earning monthly income of below Rs.10,000 are ‘anywhere banking and loan services’ since their mean score are 3.8289 and 3.7171. Among the respondents who are earning monthly income of Rs.10,000-Rs.15,000 and Rs.15,001-Rs.20,000 and above Rs.30,000 ‘24 hour services and anywhere banking’ are considered as important since their mean score are 4.0357, 3.9643 and 3.9155, 3.8803 and 4.0494, 3.9753. Among the respondents who are earning monthly income of Rs.20,001-Rs.25,000, Rs.25,001-Rs.30,000 ‘24 hour services, single window services and anywhere banking’ are considered as important since their mean score are 3.9464, 3.7595 and 3.9783, 3.9753. Regarding the customer product/services management, significant difference among the respondent’s monthly income has been noticed in the case
of ‘online banking, internet banking, modern banking services, insta debit card, point of sale machine, buddy product-(recharge, fund transfer), single window services’. Since their “F” statistics are significant at five per cent level.

7.2.5 Finding related to customer value

- The important perception about CRM practices in relation to customer value among male respondents are ‘create win-win price and bank always deliver superior services’ since their mean score are 3.7982, 3.6295. Among the female respondents ‘create win-win price and customer service and support improvement’ are considered as important since their mean score are 3.7899, 3.6667. Regarding the customer value, significant difference among the male and female respondents has been noticed in the case of ‘customer service and support improvement’. Since their ‘t’ statistics are significant at five per cent level.

- The important perception about CRM practices in relation to customer value among the respondents who belong to the age group of below 25 years are ‘create win-win price and full confident with the security level’ since their mean score are 4.0769 and 3.9231. Among the respondents who belong to the age group of 26-30 years, 31-40 years and above 40 years ‘create win - win price and customer service and support improvement’ are considered as important since their mean score are 3.7213, 3.6885 and 3.6486, 3.6962. Regarding the view on the customer value, significant difference among the respondent’s age group has been noticed in the case of ‘high quality service’ since their “F” statistics are significant at five per cent level.
The important perception about customer value among the respondents who are having no formal education and below high school are ‘create win-win price and customer service and support improvement’ since their mean score are 3.8226, 3.5484 and 3.8929, 3.5833. Among the respondents having higher secondary, diploma and graduate & post graduate education ‘create win-win price and customer service and support improvement’ are considered as important since their mean score are 3.7358, 3.6667 and 3.8023, 3.6744 and 3.8278, 3.7500. Among the respondents who are having professional education ‘customers feel relaxed using banking services and full confident with the security level’ are considered as important since their mean score are 4.0000 and 3.8333. Regarding the customer value, significant difference among the respondent’s education has been noticed in the case of ‘building an attractive virtual community, services offered by bank develop good impression, customers feel relaxed using banking services’ since their “F” statistics are significant at five per cent level.

The important customer value among the married respondents is ‘create win-win price and customer service and support improvement’ since their mean score are 3.8036 and 3.6782. Among the unmarried respondents the important customer value variables are ‘full confident with the security level and customer service and support improvement’ since their mean score are 3.8205 and 3.6410. Among the widow respondents the important customer value variables are ‘customers feel relaxed using banking services and create win-win price’ since their mean score are 4.0000, 3.9412. Among the divorced respondents the important customer value variables are ‘services rendered by bank attract customer and full confident with the security level’ since their mean score are
4.6667, 4.0000. Regarding the customer value, significant difference among the marital status customers has been noticed in the case of ‘service rendered by bank attract customer and full confident with the security level’ since their “F” statistics are significant at five per cent level.

- The important perception about customer value among the respondents who belong to joint family and nuclear family are ‘create win-win price and customer service and support improvement’ since their mean score are 3.7099, 3.7023 and 3.8232, 3.6695. Regarding the customer value, significant difference among the respondents family type has been noticed in the case of ‘service rendered by bank attract customer’. since their “F” statistics are significant at five per cent level.

- The important perception about customer value among the respondents who belong to the family size of below 4 members, 4 to 5 members and above 6 members are ‘create win-win price and customer service and support improvement’ since their mean scores are 3.7805, 3.5976 and 3.8738, 3.6990 and 3.7119, 3.6949. Among the respondents who belong to the family size of 5 to 6 members ‘customer service and support improvement and customers feel relaxed using banking services’ are considered as important since their mean score are 3.6102 and 3.5085. Regarding the respondent’s view on the customer value, significant difference among the respondent’s family size has been noticed in the case of ‘full trust on the service rendered by banks and create win-win price’ since their “F” statistics are significant at five per cent level.

- The important perception about customer value among the customers who are engaged in agriculture and private employment are ‘create win-win price and customer services and support improvement’ since their mean score are 3.6300,
3.6100 and 3.7611, 3.7080. Among the government employees ‘create win-win price and customer services and support improvement’ are considered as important since their mean score are 3.7554, 3.7194 and 3.9690, 3.6822. Among the businessmen ‘bank always delivers superior services and create win-win price’ are considered as important since their mean score are 3.6768 and 3.8182. Among the retired person ‘create win-win price and services rendered by bank attract customer’ are considered as important since their mean score are 4.000 and 3.9375. Regarding the customer value, significant difference among the respondents has been noticed in the case of ‘high quality service and services offered by bank develop good impression’ since their “F” statistics are significant at five per cent level.

The important perception about customer value among the respondents who are earning monthly income of less than below Rs.10,000 are ‘create win-win price and services rendered by bank attract customer’ since their mean score are 3.8289, 3.6316. Among the respondents who earn monthly income of Rs.10,001-Rs.15,000 ‘service rendered by bank attract customer and create win-win price’ are considered as important since their mean score are 3.9107, 3.7143. Among the respondents who earn monthly income of Rs.15,001-Rs.20000 ‘create win-win price and customer services and support improvement’ are considered as important since their mean scores are 3.6831, 3.6972. Among the respondents who earn monthly income of Rs.20001-Rs.25000 and above Rs.30,000 ‘create win-win price and customer service and support improvement’ are considered as important since their mean score are 3.8861, 3.6835 and 3.8272, 3.7037. Among the respondents who earn monthly income of Rs.25,001-Rs.30,000 ‘services rendered by bank attract customer
and customer service and support improvement’ are considered as important since their mean score are 3.8261 and 3.7609. Regarding the customer value, significant difference among the respondent’s monthly income has been noticed in the case of ‘full trust on the service rendered by banks’ since their “F” statistics are significant at five per cent level.

7.2.6 Factors Influencing the CRM Practices and the respondents Profile Variables

- The significantly associating profile variables with ‘growing competition factor’ are gender, age, education, type of family, size of the family, occupation and monthly income since their ‘F’ statistics are significant at five per cent level.

- The significantly associating profile variables with ‘proliferating contact factor’ and ‘customer retention factor’ are education, occupation and monthly income since their ‘F’ statistics are significant at five per cent level.

- The significantly associating profile variables with ‘rising customer expectation factor’ are education, marital status, occupation and monthly income since their ‘F’ statistics are significant at five per cent level.

- The significantly associating profile variables with ‘exploiting marketing opportunities factor’ are monthly income since their ‘F’ statistics are significant at five per cent level.

- The significantly associating profile variables with ‘customer loyalty factors’ are education and monthly income since their ‘F’ statistics are significant at five per cent level.
7.2.7 Findings related to problem faced by the Respondents in relation to CRM Practices

- The important operation of account related problems among the male and female respondents are ‘seeking an account holder to get introduced and non sufficient fund’ since their mean score are 3.6837, 3.4789 and 3.7355, 3.6667. Regarding the operation of account related problem, significant difference among the male and female respondents has been noticed in the case of ‘delay in sanctioning loan’ since their ‘t’ statistics are significant at five per cent level.

- The important operation of account related problems among the respondents who belong to the age group of below 25 years are ‘non sufficient funds and restriction in operation’ since their mean score are 3.6923 and 3.6827. Among the respondents who belong to the age group of 26-30, 31 to 40 and above 40 years ‘seeking an account holder to get introduced and non sufficient funds’ are considered as important since their mean scores are 3.7705, 3.5902 and 3.6847, 3.5856 and 3.7197, 3.5096. Regarding the operation of account related problem, significant difference among the respondent’s age group has been noticed in the case of ‘restriction in operation’ since their “F” statistics are significant at five per cent level.

- The highly viewed operation of account related problem among the respondents who are having no formal education are ‘seeking an account holder to get introduced and non sufficient funds’ since their mean score are 3.6774 and 3.6613. Among the respondents who are having below high school education ‘seeking an account holder and high collection of charges’ are considered as important since their mean score are 3.5952 and 3.3214. Among the respondents who are having higher secondary, diploma and graduate & post
graduate education ‘seeking an account holder to get introduced and non sufficient funds’ are considered as important since their mean score are 3.8616, 3.6730 and 3.5930, 3.5233 and 3.7464, 3.5550. Among the respondents who are having professional education ‘failure of token number indicate and restriction in operation’ are considered as important since their mean score are 3.6667, 3.4266. Regarding the operation of account related problem, significant difference among the respondent’s education has been noticed in the case of ‘seeking an account holder to get introduced and restriction in operation’ since their “F” statistics are significant at five per cent level.

- The important operation of account related problem among the respondents who are married, unmarried and widow are ‘seeking an account holder to get introduced and non sufficient funds’ since their mean score are 3.7091, 3.5564 and 3.7179, 3.6923 and 4.0000, 3.7059. Among the respondents who are divorced ‘seeking an account holder to get introduced and restriction in operation’ are considered as important since their mean score are 3.8333 and 3.6667. Regarding the respondents view on the operation of account related problem, significant difference among the respondent’s marital status has been noticed in the case of ‘restriction in operation’ since their “F” statistics are significant at five per cent level.

- The important operation of account related problem among the respondents who belong to joint family and nuclear family are ‘seeking an account holder to get introduced and non sufficient funds’ since their mean score are 3.7023, 3.4962 and 3.7116, 3.5874. Regarding the operation of account related problem, significant difference among the respondent’s family type has been noticed in
the case of ‘restriction in operation’ since their “F” statistics are significant at five per cent level.

- The highly important operation of account related problem among the respondents who are engaged in agriculture and business are ‘seeking an account holder to get introduced and non sufficient funds’ since their mean score are 3.6200, 3.5500 and 3.6364, 3.4242. Among the private employees, government employees and retired person ‘seeking an account holder to get introduced and non sufficient funds’ are considered as important since their mean score are 3.7876, 3.4425 and 3.7626, 3.5827 and 3.8750, 3.5938. Regarding the operation of account related problem, significant difference among the respondent’s occupation has been noticed in the case of ‘charges of minimum balance maintenance, failure of token number indicate and restriction in operation’ since their “F” statistics are significant at five per cent level.

- The important operation of account related problem among the respondents who belong to the family size below 4 members and 4 to 5 members are ‘seeking an account holder to get introduced and non sufficient funds’ since their mean score are 3.5732, 3.4390 and 3.7500, 3.6286. Among the respondents who belong to the family size 5 to 6 members and above 6 members ‘seeking an account holder to get introduced and non sufficient funds’ are considered as important since their mean score are 3.6610, 3.2712 and 3.6780, 3.6610. Regarding the operation of account related problem, significant difference among respondent’s family size been noticed in the case of ‘failure of token number indicate and high collection of charges’ since their “F” statistics are significant at five per cent level.
The important operation of account related problem among the respondents who are earning monthly income below Rs.10000 and Rs.10,001-Rs.15,000, are ‘seeking an account holder to get introduced and non sufficient funds’ since their mean score are 3.6776, 3.3882 and 3.9643, 3.7500. Among the respondents who are earning monthly income of Rs.15,001-Rs.20,000 and Rs.20,001-Rs.25,000 ‘seeking an account holder to get introduced and non sufficient funds’ are considered as important since their mean score are 3.6620,3.5211 and 3.6962, 3.5770. Among the respondents who are earning monthly income of Rs.25,001-Rs.30,000 and above Rs.30,000 ‘non sufficient funds and seeking an account holder to get introduced’ are considered as important since their mean score are 3.7454, 3.7391 and 3.8025, 3.3827. Regarding the operation of account related problem, significant difference among the respondent’s monthly income has been noticed in the case of ‘failure of token number indicate and non sufficient funds’ since their “F” statistics are significant at five per cent level.

7.2.8 Factors Influencing the CRM Practices and Respondent’s Perception About CRM Practices

The significantly associating factors influencing CRM practices in respect of ‘customer acquisition’ dimension are, ‘customer retention factor, customer loyalty factor’ since their respective ‘F’ statistics are significant at five percent level.

As regards ‘customer interaction’ dimension the significantly associating factors are growing competition factor, proliferating customer contact factor, exploiting marketing opportunities factor and customer retention factor’, since their respective ‘F’ statistics are significant at five percent level.
The significantly associating factors influencing CRM in respect of ‘customer retention’ dimensions are, ‘growing competition factor’, ‘proliferating customer contact factor’, intensifying customer information factor’, ‘exploiting marketing opportunities factor’, customer retention factor’, and customer loyalty factor’ since their respective ‘F’ statistics are significant at five percent level.

As regards CRM dimension ‘customer product/services management’ the significantly associating factor are ‘growing competition factor, exploiting marketing opportunities factors and customer retention factor’, since their respective ‘F’ statistics are significant at five percent level.

The significantly associating factors in respect of ‘customer value’ dimensions are, ‘growing competition factor’, ‘proliferating customer contact factor’, intensifying customer information factor’, ‘rising customer expectation factor’, ‘exploiting marketing opportunities factor’, customer retention factor’, and customer loyalty factor’, since their respective ‘F’ statistics are significant at five percent level.

7.2.9 Impact of Respondent’s Perception about CRM on the Factors Influencing CRM Practices in Public Sector Banks

The significantly influencing the customers’ perception about customer relationship management practices among the rural bank respondents are customer acquisition, customer interaction, customer retention and customer value, whereas among the semi-urban bank respondents are customer acquisition, customer interaction and customer retention, whereas among the urban bank respondents are customer acquisition, customer interaction,
customer retention and customer value since their regression coefficients are significant at five per cent level.

7.2.10 Findings related to enquiry counter related problem

- The most important enquiry counter related problems among the male respondents are ‘non availability of staff and un courteous response’ since their mean score are 3.5813 and 3.4783. Among the female respondents ‘non availability of staff and non availability of enquiry counter’ are considered as important since their mean score are 3.4783 and 2.9058. Regarding the enquiry counter related problem, the significant difference among the male and female customers has been noticed in the case of ‘un courteous response’ since the “F” statistics are significant at five per cent level.

- The important enquiry counter problems among the respondents who are in the age group of below 25 years are ‘non availability of staff and inadequate information’ since their mean score are 3.3077 and 3.1692. Among the respondents who are in the age group of 26 to 30 years, 31 to 40 years ‘non availability of staff and non availability of enquiry counter’ are considered as important since their mean score are 3.5902, 3.1180 and 3.5676, 3.0964. Among the respondents who are in the age group of above 40 years ‘non availability of staff and inadequate information’ are considered as important since their mean score are 3.5096 and 3.1178. Regarding the enquiry counter related problem, significant difference among the male and female customers has been noticed in the case of ‘inadequate information’ since their “F” statistics are significant at five per cent level.
The important enquiry counter problems among the respondents who are having no formal education are ‘non availability of staff and inadequate information’ since their mean score is 3.4839, 3.1935. Among the respondents who are having below high school and higher secondary education ‘non availability of staff and non availability of enquiry counter’ are considered as important since their mean score is 3.4167, 2.9976 and 3.5849, 2.9296. Among the respondents who are having diploma, graduate and post graduate education ‘non availability of staff and non availability of enquiry counter’ are considered as important since their mean score is 3.4767, 2.9186 and 3.5742, 2.9713, whereas among the professional ‘non availability of staff and un courteous response’ are considered as important since their mean score is 3.5833 and 2.9167. Regarding the enquiry counter related problem, significant difference exists among the respondent’s education, since their respective “F” statistics are not significant at five per cent level.

The important enquiry counter problems among the respondents who are married are ‘non availability of staff and non availability of staff of enquiry counter’ since their mean score is 3.5382, 3.0582. Among the unmarried respondents ‘non availability of staff and non availability of enquiry counter’ are considered as important since their mean score is 3.5128 and 3.1231. Among the widow and divorced respondents ‘non availability of staff and non availability of enquiry counter’ are considered as important since their mean score are 3.4118, 3.1176 and 3.5000, 3.0333. Regarding the enquiry counter related problem, significant difference among the male and female respondents has been noticed in the case of ‘staff inpatient and unhappy to respond’ since their “F” statistics are significant at five per cent level.
The important enquiry counter problems among the respondents who belong to joint family and nuclear family are ‘non availability of staff and non availability of enquiry counter’ since their mean score are 3.5267, 3.1527 and 3.5347, 2.7895. Regarding the enquiry counter related problem, significant difference among the male and female respondents has been noticed in the case of ‘non availability of enquiry counter’ since their “F” statistics is significant at five per cent level.

The important enquiry counter problems among the respondents who belong to the family size below 4 members, 4 to 5 members are non availability of staff and non availability of enquiry counter since their mean score are 3.4634, 2.7683 and 3.5388, 2.8350. Among the respondents who belong to the family size of 5 to 6 members and above 6 members ‘non availability of staff and non availability of enquiry counter’ are considered as important. Regarding the enquiry counter related problem, significant difference among the respondent’s family size has been noticed in the case of ‘staff impatient and unhappy to respond’ since their “F” statistics are significant at five per cent level.

The important enquiry counter problems among the respondents who are engaged in agriculture are ‘non availability of staff and uncourteous response’ since their mean scores are 3.4800 and 2.9500. Among the businessmen and private employees ‘non availability of staff and non availability of enquiry counter’ are considered as important since their mean score are 3.5960, 2.9283 and 3.5221, 2.8850 whereas among the Government employees, and retired person ‘non availability of staff and non availability of enquiry counter’ are considered as important since their mean scores are 3.5468, 2.9496 and 3.6875, 3.1250 and 3.4806, 2.9535. Regarding the enquiry counter related problem,
significant difference in the respondent’s occupation has been noticed in the case of ‘inadequate information’ since their “F” statistics are significant at five per cent level.

- The important enquiry counter problems among the respondents who are earning monthly income of below Rs.10,000, Rs.10,001–Rs.15,000, Rs.15,001-Rs.20,000, Rs.20,001-Rs.25,000 and Rs.25,001-Rs.30,000 are ‘non availability of staff and non availability of enquiry counter’, whereas among the respondents who are earning monthly income above Rs.30,000 ‘non availability of staff and un courteous response’ are considered as important since their respective ‘F’ statistics are significant. Regarding the enquiry counter problems significant difference among the respondent’s monthly income since their respective of “F” statistics are significant at 5 per cent level.

7.2.11 Findings related to technology problem

- The important technology problems among the male and female respondents are ‘network problem and lack of training’ since their mean score are 3.8434, 3.6536 and 3.8551, 3.6014. Regarding the technology related problem, no significant difference among the male and female respondents exists since their respective ‘t’ statistics are not significant at five per cent level.

- The important technology problems among the respondents who are in the age group of below 25 years are ‘network problems and lack of system knowledge’ since their mean score are 4.0000, 3.3077, whereas among the respondents who are in the age group of 26 to 30 years ‘network problem and power supply problem’ are considered as important since their mean score is 3.8197 and 3.5738. Among the respondents who are in the age group of 31 to 40 years
‘network problem and lack of training’ are considered as important since their mean score is 3.8784 and 3.7342. Whereas among the respondents who are above 40 years ‘network problem and lack of training’ are considered as important since their mean score are 3.8280, 3.5860. Regarding the technology related problems no significant difference exists among the respondent’s age group since their respective significant are not five per cent level.

- The important technology related problems among the respondents who are no formal education, below high school and higher secondary education are ‘network problem and power supply problem’ since their mean score are 3.7419, 3.4677 and 3.7857, 3.5238 and 3.8679, 3.6226. Whereas among the respondents who are having diploma and graduate education ‘network problem and lack of training’ are considered as important since their mean score are 3.8721, 3.7093 and 3.8900, 3.7081. Among the respondents who are having post graduate and professional education ‘network problem and lack of training’ are considered as important since their mean score are 3.8900, 3.7081 and 3.7500, 3.5833. Regarding the technology related problems no significant difference among the respondent’s education exists since their respective “F” statistics are not significant at 5 per cent level,

- The important technology problems among the respondents who are married and unmarried are ‘network problem and lack of training’ since their mean score are 3.8218, 3.6291 and 4.0769, 3.4872. Among the widow and divorced respondents ‘network problem and lack of training’ are considered as important since their mean score are 3.9462, 3.7647 and 4.6777, 3.8333. Regarding the technology related problem, significant difference among respondent’s marital
status has been noticed in the case of ‘network problems’ since their “F” statistics are significant at five per cent level.

- The highly viewed problem related to technologies among the respondents who are in the joint family and nuclear family are ‘network problem and lack of training’ since their mean score are 3.9237, 3.6718 and 3.8316, 3.6211. Regarding the problem related to technologies no significant difference exists among the respondent’s family type since their respective “F” statistics are not significant at five per cent level.

- The important technology related problems among the respondents who belong to the family size below 4 members are ‘network problem and power supply problems’ since their mean scores are 3.8171, 3.4756. Whereas among the respondents who are having 4 to 5 members, 5 to 6 members and above 6 members ‘network problem and lack of training respectively’ are considered as important since their mean score are 3.8228, 3.6383 and 3.8475, 3.6780 and 4.0847, 3.6949. Regarding the technology related problems no significant difference among the respondent’s family size since their respective “F” statistics are not significant at five per cent level.

- The important technology related problems among the respondents who are engaged in agriculture and private employment are ‘network problems and lack of training’ since their mean score are 3.6700, 3.4900 and 3.9381, 3.5841. Whereas among the businessmen and retired person ‘network problems and power supply problem’ are considered as important since their mean scores are 3.7071, 3.5455 and 4.0625, 3.7188. Among the Government employees ‘network problems and lack of training’ are considered as important since their mean score are 3.8633 and 3.7338. Among the retired person ‘network
problems and lack of training’ are considered as important since their mean score are 4.0625, 3.6250 and 3.9535, 3.7209. Regarding the technology related problem, significant difference among respondent’s occupation has been noticed in the case of ‘network problems’ since their “F” statistics are significant at five per cent level.

- The important technology problems among the respondents who are earning monthly income below Rs.10,000 and Rs. 10,001 to 15,000 are ‘network problems and lack of training’ since their mean score are 3.7632, 3.4943 and 3.8393, 3.7500. Among the respondents who are earning monthly income of Rs.15,001-Rs.20,000 and 20001-25000 ‘network problems and lack of training’ are considered as important since their mean score are 3.9718, 3.6056 and 3.8354, 3.6709. Among the respondents who are earning monthly income of Rs.25,001-Rs.30,000 and above Rs.30,000 ‘network problem and lack of training’ are considered as important since their mean score are 3.7826, 3.5652 and 3.8642, 3.7284. Regarding the technology related problem, significant difference among the respondent’s monthly income has been noticed in the case of ‘lack of system knowledge’ since their “F” statistics are significant at five per cent level.

7.2.12 Findings related to employee problem

- The important employee related problems among the male and female respondents are ‘staff impatient to answer the customer and staff unhappy to respond the customer’ since their mean score are 3.2978, 2.4976 and 3.2889, 2.4061. Regarding the employee related problem, no significant difference among the male and female respondents exists since their respective ‘t’ statistics are not significant at five per cent level.
The important employee related problems among the respondents who are in the age group of below 25 years and 26 to 30 years are ‘staff impatient to answer the customer and staff did not help to solve the problems’ since their mean score are 3.3846, 3.0769 and 3.2295, 2.8102. Whereas among the respondents who are in the age group of 31 to 40 years and above 40 years ‘staff impatient to answer the customer and staff unhappy to respond the customer’ are considered as important since their mean score are 3.2613, 2.4910 and 3.2389, 2.2484. Regarding the employee related problem, significant difference among the respondent’s age group has been noticed in the case of ‘coming late to the bank and staff did not help to solve the problems’ since their “F” statistics are significant at five per cent level.

The important employee related problems among the respondents who are having no formal education, below high school education are ‘staff impatient to answer the customer and staff unhappy to respond the customer’ since their mean score is 3.1452, 2.3065 and 3.2024, 2.6071. Among the higher secondary and diploma education respondents ‘staff impatient to answer the customer and staff unhappy to respond the customer’ are considered as important since their mean score are 3.3899, 2.5535 and 3.2093, 2.5000. Among the graduate & post graduate and professional respondents ‘staff impatient to answer the customer and staff unhappy to respond the customer’ are considered as important since their mean score is and 3.2153, 2.44023 and 3.0833, 2.2500. Regarding the employee related problems no significant difference exists among the respondent’s education since their respective “F” statistics are not significant at five per cent level.
The highly viewed employee related problem among the married and unmarried respondents are ‘staff impatient to answer the customers and staff unhappy to respond the customer’ since their mean score are 3.2418, 2.4800 and 3.3846, 2.2410. Whereas among the widow and divorced respondents ‘staff impatient to answer the customer and staff unhappy to respond the customer’ are considered as important since their mean score are 3.1765, 2.3529 and 3.1667, 2.1667. Regarding employee related problem no significant difference exists among the respondent’s marital status since their “F” statistics are not significant at five per cent level.

The important employee related problems among the respondents who belong to joint family and nuclear family are ‘staff impatient to answer the customer and staff unhappy to respond the customer’ since their mean score are 3.2519, 2.4504 and 3.2442, 2.4884. Regarding employee related problems no significant difference exists among the respondent’s family type since their “F” statistics are not significant at five per cent level.

The important employee related problems among the respondents who belong to the family size below 4 members and above 6 members are ‘staff impatient to answer the customers’. Among the respondents who belong to the family size 4 to 5 members and 5 to 6 members ‘staff impatient to answer the customer and staff unhappy to respond the customer’ are considered as important since their mean scores are high. Regarding the employee related problem, significant difference among the respondent’s family size has been noticed in the case of the variable ‘coming late to the bank’ since its “F” statistics is significant at five per cent level.
The important employee related problems among the respondents who are engaged in agriculture and business are ‘staff impatient to answer the customers and staff unhappy to respond the customer’ since their mean score are 3.2100, 2.4300 and 3.2525, 2.5960. Among the private employees and Government employees ‘staff impatient to answer the customers and staff unhappy to respond the customer’ are considered as important since their mean score are 3.2566, 2.4513 and 3.2158, 2.4029. Whereas among the retired person ‘staff impatient to answer the customers and staff unhappy to respond the customer’ are considered as important since their mean scores are higher. Regarding employee related problems in relation to occupation no significant difference exists since their respective “F” statistics are not significant at five per cent level.

The important employee related problems among the respondents who are earning monthly income of below Rs.10,000 and Rs.10,001 to Rs.15,000 are ‘staff impatient to answer the customers and staff unhappy to respond to the customers’ since their mean score are 3.2303, 2.5263 and 3.1667, 2.3393. Among the respondents who are earning monthly income of Rs.15,001 –.20,000 and Rs.20,001-.25,000, ‘staff impatient to answer the customers and staff unhappy to respond the customers’ are considered as important since their mean score are 3.3239, 2.4789 and 3.3038, 2.5443. Among the respondents who are earning monthly income of Rs.25,001-.30,000 and above Rs.30,000, ‘staff impatient to answer the customers and staff unhappy to respond the customers’ are considered as important since their mean score are 3.3261, 2.5652 and 3.1728, 2.5062. Regarding employee related problems no significant difference
exists among the respondent’s occupation since their respective “F” statistics are not significant at five per cent level.

7.2.13 Finding related to ATM problem

- The important ATM related problems among the male and female respondents are ‘no cash and network problems’ since their mean score are 3.2771, 3.1295 and 3.3152, 3.1522. Regarding the ATM related problem, significant difference exists among male and female respondents has been noticed in the case of ‘machine complexity’ since their ‘t’ statistics are significant at five per cent level.

- The most important ATM related problems among the respondents who are in the age group of below 25 years are ‘no cash and network problem’ since their mean score is 3.9231 and 3.6154. Whereas among 26 to 30 years of age ‘machine complexity and no cash’ are considered as important since their mean score is 3.3.426 and 3.3279. Among the 31 to 40 years and above 40 years of age groups ‘no cash and network problems’ is considered as important since their mean score are 3.2477, 3.1441 and 3.2866, 3.1270. Regarding the ATM related problems no significant difference exists among the respondent’s age group since their “F” statistics are not significant at five per cent level.

- The important ATM related problems among the respondents who are having no formal education and below high school education are ‘no cash and network problems’ since their mean score are 3.2452, 3.1452 and 3.1190, 3.0595. Among the higher secondary and diploma holders ‘no cash and network problems’ is considered as important since their mean score are 3.3208, 3.1321 and 3.4186, 3.1977. Among the respondents who are graduates and post
graduates ‘no cash and ATM card struck inside machine’ are considered as important since their mean score is 3.3876 and 3.1675. Among the professionals ‘no alternate arrangement for power failure and ATM card struck inside machine’ are considered as important since their mean score are 3.3333 and 3.2500. Regarding the ATM related problem, significant difference among the respondent’s education has been noticed in the case of ‘unsuitable location of ATM and ATM card struck inside machine’ since their “F” statistics are significant at five per cent level.

- The important ATM related problems among the married respondents are ‘no cash and network problems’ since their mean score is 3.3055 and 3.1400. Among the unmarried respondents ‘ATM card struck inside machine and network problems’ are considered as important since their mean score is 3.1795 and 3.1538. Among the widow respondents ‘ATM card struck inside machine and no cash’ are considered as important since their mean score are 3.4706 and 3.3529. Among the divorced respondents ‘network problems and no cash’ are considered as important since their mean score is 3.6667 and 3.1667. Regarding the ATM related problem, significant difference among the respondent’s marital status has been noticed in the case of ‘unsuitable location of ATM’ since their “F” statistics are significant at five per cent level.

- The important ATM related problems among the respondents who belong to the joint family and nuclear family are ‘no cash and network problems’ since their mean score are 3.2672, 3.1832 and 3.3200, 3.1284. Regarding the ATM related problems no significant difference among the respondent’s family type exists since their “F” statistics are not significant at five per cent level.
The important ATM related problems among the respondents who belong to the family size of below 4 members are ‘network problem and sometimes under ATM repair’ since their mean score are 3.2073 and 3.0000. Among the respondents who belong to the family size of 4 to 5 members ‘no cash and network problem’ are considered as important since their mean score is 3.4053 and 3.1214. Among the respondents who belong to the family size of 5 to 6 members ‘network problem and sometimes under ATM repair’ are considered as important since their mean score is 3.3051 and 2.9322. Among the respondents who belong to the family size of above 6 members ‘no cash and no alternate arrangement for power failure’ are considered as important since their mean score is 3.3559 and 3.1356. Regarding the ATM related problem, significant difference among respondent’s family has been noticed in the case of ‘no cash’ since its “F” statistics is significant at five per cent level.

The important ATM related problems among the respondents who are engaged in agriculture and business are ‘no cash and network problems’ since their mean score are 3.1500, 3.0600 and 3.3737, 3.1212. Among the respondents who are in private employment ‘no cash and network problems’ are considered as important since their mean score are 3.4336, 3.1416 and 3.2302, 3.1583. Among the respondents who are retired ‘no cash and network problems’ are considered as important since their mean score are 3.6875, 3.3125 and 3.2713, 3.1163. Regarding the ATM related problem, significant difference among the respondent’s occupation has been noticed in the case of ‘sometimes ATM under repair’ since the “F” statistics is significant at five per cent level.

The important ATM related problems among the respondents who are earning monthly income below Rs.10,000 and Rs.10,001-Rs.15,000 are ‘networking
problems and no cash’ since their mean score are 3.1645, 3.1118 and 3.4643, 3.0357. Among the respondents who are earning monthly income of Rs.15,001-Rs.20,000 ‘no cash and ATM card struck inside machine’ are considered as important since their mean score are 3.2254, 3.1338. Among the respondents who are earning monthly income of Rs.20,001-Rs.25,000 ‘no cash and sometimes ATM under repair’ are considered as important since their mean scores are 3.4557 and 3.2278. Whereas among the respondents who are earning monthly income of Rs.25,001-Rs.30,000 ‘no cash and network problems’ are considered as important since their mean score is 3.6087 and 3.2609. Among the respondents who are earning monthly income of above 30000 ‘network problems and no cash’ are considered as important since their mean score is 3.2222 and 3.1975. Regarding the ATM related problems no significant difference exists among the respondent’s monthly income since their respective “F” statistics are not significant at five per cent level.

7.2.14 Findings related to Consultancy Problems

- The important consultancy related problems among the male and female respondents are ‘getting appointment for consultancy and negative response’ since their mean score are 3.2801, 3.0572 and 3.1812, 3.0109. Regarding the consultancy related problems no significant difference exists among the male and female respondents since their respective ‘t’ statistics are not significant at five per cent level.

- The important consultancy related problems among the respondents who are in the age group of below 25 years and 26-30 years are ‘getting appointment for consultancy and negative response’ since their mean score are 3.0000, 2.9231 and 3.0984, 2.9508. Among the respondents who are in the age group of 31-40
years and above 40 years ‘getting appointment for consultancy and negative response’ are considered as important since their mean score are 3.2838, 2.8964 and 3.2452, 3.1497. Regarding the consultancy related problems no significant difference among the respondent’s age group exists since their respective “F” statistics are not significant at five per cent level.

- The important consultancy related problems among the respondents who are having no formal education and below high school education are ‘getting appointment for consultancy and negative response’ since their mean score are 3.2258, 2.9194 and 3.2857, 2.6548. Among the higher secondary and Diploma holders ‘getting appointment for consultancy and negative response’ are considered as important since their mean score are 3.2013, 2.8868 and 3.2442, 2.8023. Whereas among the Graduate & Postgraduate respondents ‘getting appointment for consultancy and negative response’ are considered as important since their mean score is 3.4593 and 3.2272. Among the professionals ‘getting appointment for consultancy and extra ordinary fees on consultations’ are considered as important since their mean score are 3.1333 and 2.8333. Regarding the consultancy related problems no significant difference among the respondent’s education exists since their respective “F” statistics are not significant at five per cent level.

- The important consultancy related problems among the respondents who are married and unmarried ‘getting appointment for consultancy and negative response’ since their mean score 3.2364, 3.0436 and 3.3590, 3.0256. Among the widow, divorced respondents ‘getting appointment for consultancy and negative response’ are considered as important since their mean score are 3.1765, 2.8824 and 3.0333, 2.6667. Regarding the consultancy related problems no significant
difference exists among the respondent’s marital status since their respective “F” statistics are not significant at five per cent level.

- The important consultancy related problems among the respondents who belong to joint family and nuclear family are ‘getting appointment for consultancy and negative response’ since their mean score are 3.2824, 2.8779 and 3.2253, 3.0758. Regarding the consultancy related problems significant difference exists among the respondent’s type of the family has been noticed in the case of ‘extra ordinary fees on consultation’ since their respective “F” statistics are significant at five per cent level.

- The important consultancy related problems among the respondents who belong to size of the family below 4 members and 4 to 5 members ‘getting appointment for consultancy and negative response’ since their mean score are 3.2683, 2.8537 and 3.2136, 3.1359. Among the respondents who belong to size of the family 5 to 6 members and above 6 members ‘getting appointment for consultancy and negative response’ are considered as important since their mean score are 3.3051, 2.6271 and 3.2386, 2.9831. Regarding the consultancy related problems significant difference among the respondent’s size of the family has been noticed in the case of ‘insufficient advice’ since their respective “F” statistics are significant at five per cent level.

- The important consultancy related problems among the respondents who are engaged in agriculture are ‘getting appointment for consultancy and delay in getting the services’ since their mean score is 3.2300 and 2.6500. Among the respondents who are businessmen ‘negative response and getting appointment for consultancy’ are considered as important since their mean score is 3.7172 and 3.2626. Whereas among the private employees and Government employees
‘getting appointment for consultancy and negative response’ are considered as important since their mean score are 3.1947, 3.0000 and 3.3094, 2.9856. Among the retired person ‘getting appointment for consultancy and negative response’ are considered as important since their mean score are 3.3438, 3.3125 and 3.1628, 2.8915. Regarding the consultancy related problems significant difference among the respondent’s occupation has been noticed in the case of ‘negative response’ since their respective “F” statistics are significant at five per cent level.

The important consultancy related problem among the respondents who are earning monthly income of below Rs.10,000 and Rs.10,001-Rs.15,000 are ‘getting appointment for consultancy and negative response’ since their mean score are 3.2303, 2.8092 and 3.1250, 2.9911. Among the respondents who are earning monthly income of Rs.15,001-Rs.20,000 ‘negative response and getting appointment for consultancy’ are considered as important since their mean score is 3.4648 and 3.2042. Among the respondents who are earning monthly income of Rs.20,001-Rs.25,000 and Rs.25,001-Rs.30,000 ‘getting appointment for consultancy and negative response’ are considered as important since their mean score are 3.3418, 3.1266 and 3.4130, 3.0435. Among the respondents who are earning monthly income above Rs.30,000 ‘getting appointment for consultancy and negative response’ are considered as important since their mean score is 3.2716 and 2.6667. Regarding the consultancy related problem significant difference among the respondent’s monthly income has been noticed in the case of ‘insufficient advice and extra ordinary fees on consultation’ since their respective “F” statistics are significant at five per cent level.
7.2.15 Findings related to Safe Custody Problems

- The important safe custody problems among the male and female respondents are ‘size of the safe and restricted access’ since their mean score are 3.9036, 3.3825 and 4.0072, 3.3551. Regarding the safe custody problems no significant difference exists among the male and female respondents since their respective “F” statistics are not significant at five per cent level.

- The important safe custody problems among the respondents who are in the age group of below 25 years and 26-30 years are ‘size of the safe and restricted access’ since their mean score are 4.3077, 3.4615 and 3.7705, 3.1311. Among the respondents who are in the age group of 31 -40 years and above 40 years ‘size of the safe and restricted access’ are considered as important since their mean score are 4.0270, 3.3288 and 3.9172, 3.4459. Regarding the safe custody problems significant difference among the respondent’s age groups has been noticed in the case of ‘restriction in operation’ since their “F” statistics are significant at five per cent level.

- The important safe custody problems among the respondents who are having no formal education and below high school education are ‘size of the safe and restricted access’ since their mean score are 3.9355 and 3.3710 and 3.6190, 3.3333. Among the higher secondary school and diploma holders ‘size of the safe and restricted access’ are considered as important since their mean score are 3.9371, 3.3899 and 3.9302, 3.3899. Among the graduate & post graduate and professionals ‘size of the safe and restricted access’ are considered as important since their mean score are 4.0670, 3.3140 and 3.7500, 3.3828.

Regarding the safe custody problems, significant difference among the
respondent’s education has been noticed in the case of ‘restriction in operation’ since its “F” statistics is significant at five per cent level.

- The important safe custody problems among the respondents who are married and unmarried are ‘size of the safe and restricted access’ since their mean score are 3.9455, 3.3673 and 3.9744, 3.3846. Among the widow and divorced respondents ‘size of the safe and restricted access’ are considered as important since their mean score are 4.2353, 3.4706 and 3.6667, 3.3333. Regarding the safe custody problems no significant difference exists among the respondent’s marital status since their respective “F” statistics are not significant at five per cent level.

- The important safe custody problems among the respondents who belong to joint family and nuclear family are size of the safe and restricted accesses since their mean score are 4.0000, 3.3511 and 3.9453, 3.3726. Regarding the safe custody problems no significant difference exists among the respondents type of family since their respective “F” statistics are not significant at five per cent level.

- The important safe custody problems among the respondent’s family size of below 4 members and 4 to 5 members are ‘size of the safe and restricted access’ since their mean score are 3.5976, 3.4512 and 4.0710, 3.3519. Among the respondent’s family size of 5 to 6 members and above 6 members ‘size of the safe and restricted access’ are considered as important since their mean score are 3.7627, 3.4746 and 4.1864, 3.2881. Regarding the safe custody problems significant difference among the respondents size of the family has been noticed in the case of ‘size of the safe’ since the “F” statistics is significant at five per cent level.
The important safe custody problems among the respondents who are engaged in agriculture and business are ‘size of the safe and restricted access’ since their mean score are 3.7500, 3.3500 and 3.6566, 3.3535. Among the private employees and government employees ‘size of the safe and restricted access’ are considered as important since their mean score are 4.2212, 3.2920 and 4.0144, 3.4029. Among the retired person ‘size of the safe and restricted access’ are considered as important since their mean score are 4.2188, 3.5000 and 4.0078, 3.4031. Regarding the safe custody problems significant difference among the respondent’s occupation has been noticed in the case of ‘size of the safe’ since its “F” statistics is significant at five per cent level.

The important safe custody problems among the respondents who are earning monthly income of below Rs.10,000 and Rs.10,001-Rs.15,000, are ‘size of the safe and restricted access’ since their mean score are 3.7829, 3.3618 and 4.000, 2679. Among the respondents who are earning monthly income Rs.15,001-Rs.20,000 and Rs.20,001-Rs.25,000 ‘size of the safe and restricted access’ are considered as important since their mean score are 4.0211, 3.4085 and 4.2278, 3.3165. Among the respondents who are earning monthly income of Rs.25,001-Rs.30,000 and above Rs.30,000 ‘size of the safe and restricted access’ are considered as important since their mean score are 4.0000, 3.4348 and 3.7901, 3.4815. Regarding the safe custody problems no significant difference exists among the respondent’s monthly income since their respective “F” statistics are not significant at five per cent level.
7.3 SUGGESTIONS

7.3.1 Suggestion to increase the customer base

- Sample reveals that the percentage of female respondents is less (45 per cent). Taking into account this situation the banks can step their campaign to increase the female customers by opening bank account for the girl students in the women’s colleges the bank can target this segment to increase the customer base.

- As the customer base among the respondents engaged in agriculture is comparatively less the bank can take necessary steps to increase the customer base.

- The customer base among the lesser monthly income group is very less (8 per cent). The bank through a special drive can increase the customer base among the low income earners.

- The customers having a long experience in operating bank account is comparatively less (7 per cent). It shows the loyalty shown by the customer to the bank. The bank should study this situation and take adequate steps to retain the customers. The loyal customers may be given some priorities or they may be given some extra benefits.

7.3.2 Suggestion about the utilization of banking services

- As the customers are using point sale of machine service less, the bank can find out the inconveniences of using the point sale of machine service and remove the same to attract the customers.
As the banking environment is changing very fast due to the technological advancement, the bank must concentrate more and offer more online services and educate the customers in this line.

7.3.3 Suggestion about the sources of awareness

- Friends are considered as the highly viewed sources of awareness about the banks and their services. This could be effectively used in the rural areas to create the awareness about the services of the banks to attract the new customers.

7.3.4 Suggestion based on customer perception about customer relationship management

- As the important perception about customer interaction is ‘instant messaging’ the bank must use instant messaging as a tool for giving information about their services.

- The customer retention is the important perception about CRM. So the banks must take individual care to customers. This will enhance the relationship between the banker and customers.

- The important perception of customer product/services management among customers are ‘anywhere banking services’ and ‘24 hours services’. So the bank must use the same while targeting the perspective customers.

7.3.5 Suggestion based on the factors influencing the customer relationship management practices

- The highly viewed variable relating to ‘growing competition factor’ is ‘attracting customer through good relationship with existing customers and get
new customers’. So the bank must improve the banker customer relationship to serve the existing customers better and to attract the new customers.

- The highly viewed variables relating to ‘proliferating customer contact factor’ are consistency, new technology to improve communication to customers and creating transparency. The bank must give priority to evolve strategies to provide better service to the customers.

- The important variables relating to ‘intensifying customer information factor’ are deposit and cash counter. The bank must take efforts to reduce the waiting time in the counters.

- The important variables relating to ‘rising customer expectation factor’ are ‘inquire about the customers need and appropriate location of ATM centre’. The bank must consider the expectations regarding the location of the ATM centres to provide better service.

- ‘Identifying sales prospects and opportunities and business expansion possibilities’ are the highly viewed variables relating to ‘exploiting marketing opportunities factor’ so the banks must try to identify the opportunities to expand the business opportunities at the regular interval to offer better service to the customers.

- Customer retention factor reveals that ‘customers continued business relationship and customer recommends friends and family members’ are the highly viewed variables. The bank must create good business relationship with the existing customers in turn the existing loyal customers will bring in new customers to the bank.
7.3.6 Suggestion based on the problem faced by the respondents in relation to customer relationship management practices

- As regards operation of account related problem the highly viewed problems are ‘seeking an account holder to get introduced’. So the bank must pay more attention to this and try to reduce the formalities for opening the bank account.

- The highly viewed variable relating to ‘enquiry counter related problem’ is ‘non availability of staff’. The bank must avoid this problem by making the staff available in the enquiry counter to help the customers.

- Another enquiry counter related problem envisaged by the customers is ‘network problems’. The banks must avoid this problem by providing better server facility to provide fast networking system.

- ‘Staff impatient to answer the customers’ is considered as the highly viewed employee related problem. To avoid this problem the bank must ask the employees to handle the customers with at most care. The bank must send the employees for the human relations training at the regular intervals.

- The highly viewed ATM related problem among the rural customers are ‘no cash’. Whereas among the semi urban customers ‘network problems’ and the urban bank customers are ‘ATM card struck inside machine’. The bank must take serious steps to avoid all the problems related to ATM operation by keeping cash, providing high internet facility and latest ATM machine.

- ‘Negative response and getting appointment for consultancy’ are highly viewed consultancy related problems so the bank should try to avoid the negative response given to the customers and avoid the formalities for the consultancy services.
‘Size of the safe’ is considered as the important problem regarding the Safe custody problem. To avoid this problem the bank must provide safety vault according to the expectations of the customers in different sizes.

7.3.7 Suggestion based on Customers Perception and Factors Influencing CRM Practices

- As the gender is significantly related with the customer acquisition factor, the bank must pay attention to the customer acquisition factor while taking steps to target the customers.

- The customer’s age is also significantly related so the bank must take in to account the age of the respondents while developing strategies to step up the customer acquisition.

- As the highly viewed variable in respect of customer acquisition differ in respect of the type of family, the bank should consider the family type while evolving new schemes for the customer acquisition.

- The respondent’s opinion about customer acquisition differs in relation to occupation and monthly income. So while initiating steps to reach prospective customers the bank must offer schemes according to occupation and monthly income of the customers to reach the specific target group to enhance the customer acquisition.

7.3.8 Suggestion based on the Customer Interaction Management

- ‘Instant messaging’ is viewed as the important variable in respect of ‘customer interaction’. So the bank must pay more attention to instant messaging to improve the customer information system which will in turn ensure satisfaction to the customers.
The customer interaction differs in respect of occupation and monthly income of the customers so while initiating steps to enhance the instant message to the customers the occupation and monthly income needs to be considered to take advantage of the segment.

7.3.9 Suggestion based on the Customer Retention Management

- It is understood from the analysis ‘dedicated CRM technology in place’ is perceived as the important customer retention factor among the rural respondents. The bank must follow standard CRM strategies in all the branches. Ensuring this the customers from all the places can avail the benefit of CRM.

- Among the semi-urban and urban respondents the highly perceived variable as regards the customer retention factor is ‘customer centric approach’. The bank must develop CRM strategies taking in to account the expectations of the customers. The customers must be given more priority to deliver the banking services to all types of customers evenly in all the branches. At present the CRM practices are not followed uniformly in all the branches, this should be avoided and a unique CRM practice should be followed in all the branches.

7.3.10 Suggestion based on the Customer product/services management.

- ‘Anywhere banking’ is the highly viewed variable in respect of customer product/services management among the rural bank respondents. The bank must provide necessary installation facilities to provide anywhere banking facilities.

- Among the semi-urban and urban respondents the highly viewed variable is ‘24 hour services’ as regards customer product/services management. As the customers are expecting the ‘24 hour services’, the banks must do the necessary for providing this service.
7.3.11 Suggestion based on the Customer value

- It is understood that ‘create win-win price’ is the highly viewed variable in respect of customer value among the respondents. The banks must take in to account this and do necessary changes in the CRM strategies to ensure better service.

7.3.12 Suggestion based on the Problem Faced by the Customers in relation to CRM regarding operation of account

- ‘Seeking an account holder to get introduced’ is considered as one of the highly viewed problem. The bank must consider the other alternatives for the same. Now a day the banks are asking for the Aadhar card for all the transactions. This could be used for the introduction of the new customers. This will avoid the problem of ‘seeking an account holder to get introduced’.

- As regards the transfer of funds from one bank to other bank the customers are facing some problem even among the public sector banks. The public sector banks must look in to this aspect and avoid the complicated procedures by following common or similar procedures for the transfer of fund with other banks.

- The respondents from the rural areas say that the ATM centres are not available in their areas. The public sector banks must open sufficient number of ATMs in the rural areas. In the semi urban areas though the ATM centres are available, the number is not sufficient and moreover, it is available in the prominent areas only. So the banks must increase the ATM centres in the semi urban areas.
7.3.13 Suggestion based on the enquiry counter related problem

- ‘Non availability of staff’ is one the highly viewed problems among the respondents. The public sector banks must assign staff for the enquiry counter. Enquiry counter is very important desk in any bank which provides necessary information to the customers who are not having any exposure to the bank environment. By creating the enquiry counter with a staff who knows all the activities of the bank will certainly help the bank to help the present customers as well as attract more prospective customers.

- ‘Uncourteous response’ is also highlighted as one of the problems. As the person handling the enquiry needs to listen the customer’s request and do whatever possible to the customers who approach them. So the bank must use a person with sufficient experience for the enquiry counter. Moreover, the person in charge of the enquiry counter must be courteous and who can help the customers patiently.

- In some banks even the enquiry counter is not available to help the customers. The banks which are not having the enquiry counter must create a separate counter to handle the enquiries. Handling enquiries is one of the most important CRM practice in any bank. So the banks must do the necessary to rectify this problem.

7.3.14 Suggestion based on the problem related to technologies

- ‘Network problem’ is considered as one of the highly viewed problem by the customers as regards the technology used in the banks. The bank must assess the existing technology used in the banks especially about the network system. The network problem will affect the work and sometimes complicate the work.
The delay due to the network problem may create quarrel between the staff and the customer. The network problem may be due to the low configuration server system. If it is so it needs to be upgraded taking into account the volume of transaction and the system connected to the server.

- ‘Lack of training’ is the next major technological problem. The bank must use the staff members who are having sufficient knowledge and experience in handling the computers and network system. In this regard the bank must give necessary training to the staff at the regular interval regarding the technical system.

7.3.15 Suggestion based on the Employee related Problem

- ‘Staff impatient to answer the customers’ is considered as one of the highly viewed employee related problem. As the bank staff members are dealing with human beings while they render service, the bank staff must be given human relationship training. Through this training the relationship between the staff and customers may be improved.

- ‘Staff unhappy to respond the customer’ is the next major employee related problem. The bank must avoid this problem. The bank should take steps to rectify this problem. For this purpose the bank may use the suggestion box in the bank at the prominent place. The bank may also organise Customers’ Meet once in a month to get the opinion of the customers about the functioning of the bank, various services offered by bank and the grievances of the customers. This will help the bank to get the feedback from the customers and to take appropriate remedial steps.
7.3.16 Suggestion based on the ATM related problem

- Among the rural area respondents ‘no cash’ is perceived as the highly viewed variable as regards ATM related problems. The banks which are having ATMs in the rural areas must avoid this problem by keeping adequate cash in the ATM machines.

- Among the semi-urban respondents the highly viewed variable as regards ATM related problems is ‘networking problems’. As the Government is insisting the people to go for digital transaction in the bank, the banks must avoid networking problems at any cost. The banks must assess the problems of network and take necessary steps to overcome this problem.

- Among the urban respondents the highly viewed variable as regards ATM related problem is ‘ATM card struck inside machine’. The bank must ensure safety of the ATM card. At the regular interval the ATMs should be checked by an independent agency and certify the working conditions of the ATM machines. The bank must own the responsibility of maintaining the ATM machines.

7.3.17 Suggestion based on the consultancy related problem

- Analysis revealed that ‘negative response’ is perceived as the highly viewed variable as regards consultancy related problems among the rural respondents. The bank must assess this situation and try to avoid this problem to create a positive response for the consultancy related problems.

- Among the semi-urban and urban respondents the highly viewed variable as regards consultancy related problem is ‘getting appointment for consultancy’.
Bank being a service provider it should avoid all the cumbersome procedures and make it as simple as possible to ensure better service to all the customers.

**7.3.18 Suggestion based on the safety locker related problem.**

- The analysis reveals that ‘size of the safe’ is the highly viewed variable as regards safe custody problem. The bank must assess the expectations of the size of the safe and depending upon the need and request of the customers the bank must extend this service. The bank must create more safety lockers to provide this service to more number of customers.

- ‘Restricted access’ is the next important problem as regards the safety locker is concerned. In order to provide better service to the customers the bank must relax the restriction regarding the access to the safety lockers. Instead of restricting the access the bank must ensure the safety through other means like biometric system.

- The banks must create safety lockers in all the branches in all the areas so that this facility will be available to all the customers.

**7.4 CONCLUSION**

The Public sector banks have transformed themselves into profit oriented business organizations besides playing a developmental role in the economy. This new orientation has bound them to take a more pragmatic approach for conducting the business. While analyzing the CRM implementation in public sector banks, it was found that the Public Sector Banks have been able to implement the CRM practices more effectively. Strategically speaking, the Public Sector Banks should be more innovative in understanding their customers and in building good relations with them.
The public sector banks are now under tremendous pressure to retain the customers because of the competition in the Banking Sector from the private players. This would not only ensure better customer relations but also loyalty among them, which is very critical and important in today's competitive world. The public sector banks must do this by building a strong relationship with the customers. To meet the customer needs and to beat the competition, they must deliver quality service. The service alone will speak about the bank and attract the prospective customers. So ensuring the best service should be the motto of the public sector banks in the days to come.
SCOPE FOR FURTHER RESEARCH

The present study has made an attempt to study the customer’s perception towards Customer Relationship Management practices in Public Sector Banks in Tirunelveli district. The study can be extended to Tamil Nadu and as well as India.

- A Customers’ Perception towards CRM practices: Comparative Study of Private and Public Sector Banks in Tirunelveli District.
- Customer Relationship Management: A Tool for the Effective Management of Public Sector Banks.
- Impact of Customer Relationship Management practices on the Performance of the Employees in the Public Sector Banks.