Recommendations & Suggestions
According to the study conducted the recommendations and suggestions for banks to improve Customer Relationship are:

- The banks should send regular e-mails to the customers about their banking transactions specially public sector banks.
- SMS services should be provided by State bank of India as it has large customer base and sending regular SMS about banking transactions will reduce the workload of the branch to a certain extent. Also sending customized SMS will improve the relations between SBI and its customers.
- The Automated Teller Machines can be made more interactive and informative & customer friendly. This may be done by introducing services such as Investment options, utility bills payment for wider variety of services, cheque clearance status information, NEFT & RTGS services through ATM.
- Mobile ATM facility should be started by all Public Sector banks so as to reach the remote areas.
- Public sector banks should work to improve the awareness level of Internet banking. Increasing the awareness level of Internet banking will increase the volume of business as well as reduce the workload of the branches.
- Mobile banking is the latest tool in banking sector. Banks should work on increasing the awareness level of mobile banking. For increasing the awareness level of mobile banking banks should arrange practical demonstration sessions at the branches so as to remove any hesitations in the mind of customers. This will increase the confidence level of the customers in the service.
- More banking operations can be added to the mobile banking interface. Some other applications other than cash transactions can be added.
- The customers should be made aware about the time limits for completing any specific transactions. Whenever the customer files any complaint or requests for any service he/she should be communicated about the time duration in which the work will get completed.
- Public sector banks should try to stick to the specified time limits for completing the request/service. If the bank is not able to complete the request or service on time then it should inform the customer about the same.
➢ Public sector banks should try to adhere to the work timings of the branches. The branch staff should be rewarded with some monetary or non-monetary benefits for adhering to the timings of the branch.

➢ The complaint registration process of the banks should be improved. Separate dedicated complaint registration desk should be established which should work for speedy complaint redressal. This will in turn improve the effectiveness of complaint redressal system.

➢ The staff should be given special training for dealing with the customers. For this purpose special training sessions in Customer relationship modules can be arranged for the staff members.

➢ The banks should establish exclusive counters for different type of work and depute specially trained staff for that counter. As the staff on that counter will be trained for the specific job so the time taken for completing the task can be reduced thus improving the speed of work completion.

➢ Increasing the number of work counters can also improve the efficiency of the branch. The majority of customers visit the branch for cash transactions, so the cash counters should be separated from other work counters.

➢ Banks should send greetings on special occasions to the customers which will help to attain customer delight. Special software’s are available for the purpose.

➢ Home banking is a service which can be implemented to reduce the workload of the branches and help the branches to improve the service quality.

➢ Biometric ATM’s should be introduced so as to make alternate channel banking safer.

➢ Banks can also introduce special counters at selected branches where major utility bills can be paid.

➢ Although major financial services are available at most of the branches but still a lot more in the financial sector is still left to be offered. Public sector banks should place investment experts at their branches which can help the customers in taking wise investment decisions.
Scope for further research

Due to various limitations involved during the research process all the aspects involved in the Customer relationship process could not be covered. Various other fields on which further research can be conducted are as follows:

- Methods to improve CRM at State Bank of India.
- Ways to improve mobile banking.
- Study of CRM process adopted by Foreign banks in India
- Impact of various CRM tools on different regional areas.
- How can the CRM process get effected by various cultural differences in India.