A Study on Customer Relationship Management as a Competitive Strategy Adopted by Public Sector Banks with Reference to State Bank of India, Guwahati-The Customer's Perspective

Shikha Gupta

Assistant Professor

School of Management, IMS Noida

Abstract

In the current era of economic revolution such as demonetization and digitization, banks are considered to be playing an important role. To sustain in this challenging environment, it is crucial that banks maintain good reputation with their customers. The survival of service organizations is imaginable only if they follow strong Customer Relationship Management practices. CRM is a strategy to acquire, grow and retain profitable customers in order to get competitive advantage. Banks are also such organizations that entirely subsist on their relationship with their customers. Therefore, it is extremely essential to understand if banks are following worthy CRM practices and whether customers are satisfied with these practices or not. In the light of this scenario, a research will be conducted to focus on customer's perspective on various CRM strategies adopted by SBI. This research will be conducted to find out the satisfaction level of customers of SBI with its services. This research will aim at the problem that customers are currently experiencing and suggestions may be provided to solve the emerging issues in the bank if any.

Keywords: Customer relationship management, Customer satisfaction, Service quality.

Introduction

Today, many businesses such as banks, insurance companies and other service providers realize the importance of Customer Relationship Management (CRM) and its potential to help them acquire new customers retain existing ones and maximize their lifetime value. At this point, close relationship with customers will require a strong coordination between IT and marketing departments to provide a long term retention of selected customers. This paper deals with the role of Customer Relationship Management (CRM) in public banking sectors and the need for CRM to increase customer value.

Customer Relationship Management is a sound business strategy to identify the banks most profitable customers and prospects, and devotes time and attention to expanding account relationships with banking industry in India has undergone a rapid changes followed by a series of fundamental developments. The architecture of CRM can be broken down into three categories, and these are collaborative, operational and analytical.

Customer Relationship Management

Customer Relationship Management (CRM) is a strategy for managing all your company's relationships and interactions with your customers and potential customers. It helps you improve your profitability.

More commonly, when people talk about CRM they are usually referring to a CRM system, a tool which helps with contact management, sales management, workflow processes, productivity and more.

Customer Relationship Management enables you to focus on your organization's relationships with individual people – whether those are customers, service users, colleagues or suppliers. CRM is not just for sales. Some of the biggest gains in productivity can come from moving beyond CRM as a sales and marketing tool and embedding it in your business – from HR to customer services and supply-chain management.

Adoption of CRM Technology in Banking System

Information Technology revolution had a great impact in the Indian banking sector. The use of computers software had led to introduction of online banking system in India. The use of the modern innovation and computerization of the banking industry in India has improved after economic liberalization in the year 1991 as the country's banking sector has been exposed to the world's market. The Indian banks were finding it difficult to compete with the international banking standards in terms of customer service to provide convenience without the use of the information technology and computer system and software.

Reserve Bank of India in the year 1984 formed Committee on Mechanism in the Banking sector whose chairman was Dr C Rangarajan, Deputy Governor, Reserve Bank of India. The major recommendations of the committee were implementing MICR Technology in all the metropolis in India. It provided us standardized cheque forms and encoding and decoding system. In the year 1994, the Reserve Bank of India set up Committee on Computerization in Banks was headed by Dr. C.R. Rangarajan . It further stated that there should be National Clearing of intercheques at Kolkata, Mumbai, Delhi, Chennai and MICR should be made Operational. It also focused on computerization of banking services in all branches and increasing connectivity among branches through computers. It also suggested implementing online banking facilities. The committee submitted reports in the year 1989 and computerization of all branches started form the year 1993 with settlement between IBA and bank employees association. In the year 1994, Committee on Technology Issues relating to Payments System, Cheque Clearing and Securities Settlement in the Banking sector was set up with chairman Shri.WS Saraf, Executive Director, Reserve Bank of India. It emphasized on Electronic Funds Transfer (EFT) system, with the internet communication network as its carrier. It also said thin all banks with more than 100 branches.

Objectives of the Study

The study was undertaken with the following objectives:

1. To determine the satisfaction level of customers with respect to Customer Relationship Management strategies adopted by SBI banks
2. To analyze the problems faced by SBI customers

3. To understand the reasons of customers satisfaction and dissatisfaction with respect to Customer Relationship Management

Significance of the Study

Modern Marketing philosophy advocates the concept of Customer Relationship Management (CRM) that creates customer delight. This applies to all sectors of sales and marketing includes the banking. In the banking field a unique relationship exists between the customers and the bank. But because of various reasons and apprehensions like financial burdens, risk of failure, market inertia etc, many banks are still following the traditional ways of marketing and only few banks are making attempts to adopt CRM. The role of CRM is quite different and distinguishable to traditional type of marketing. CRM participate not only in marketing but also in implementing the business as a strategy to acquire, grow and retain profitable customers with a goal of creating a sustainable competitive advantage.

In this era of increased competition, in order to improve standards it will be beneficial for the banks to develop long term relationship with the customers by offering superior quality and services. Developing long term relations with the potential customers depends on three dimensions like service quality, product quality and relationship quality. In banking industry since the perceived service quality acts as a foundation for developing long term customer relationship. The present study is mainly undertaken to present the customer perception on CRM.

Statement of the Problem

Customer Relationship Management (CRM) is a model for managing a company's interactions with current and future customers. It provides a 360 degree view of customer data. It involves using technology to organize automate and synchronize sales, marketing, customer service and technical support. The biggest management challenge in the new millennium of liberalization and globalization for a business is to serve and maintain good relationship with the customer. In the past producers took their customers for granted, because at that time the customers were not demanding nor had alternative source of supply or suppliers. But today there is a radical transformation. The changing environment is characterized by economic liberalization, increasing competition, higher consumer choice, demanding customer etc.

The State Bank of India is providing all the competitive products and services to the customers to suit their particular requirements. It has different types of saving accounts, current accounts, loans and Investment proposals etc, which are highly technical products to compte with other banks. The present study was conducted to find the customers perception on the various CRM services provided by SBI.

Limitations of the Study

1. There was limited time for conducting a detailed survey.
2. Unavailability of sufficient books, articles, magazines and publications was also one of the limitations of the study.
3. Since the survey is based on primary data and schedule, so it may include biasness and personal judgement.
4. Some of the target respondents hesitated to give the required information and comments.

Review of Literature

This section deals with the available literature related to Customer Relationship Management in Banking service sector written by both national and international authors. Literature on banking services can generally be found, number of books is available on banking related aspect as merchant banking, loan syndication, profitability, productivity etc but few studies are undertaken on the role of Customer Relationship Management in the banking services.

1. Anjana Grewal (2001), in her research paper titled "Winning Strategies and Processes for Effective CRM in Banking and Financial Service" has presented a case study on relationship management practices developed in a leading foreign bank in Inia in the early nineties. It is a practical paper providing insights on what makes it happen. A model has been developed thereafter. The model outlines ten stages of effective customer relationship practices in financial services. These stage span across defining the customer relationship, undertaking transaction behavior and business volumes for different customers,developing a customer profitability model,creating the organizational structure to support relationship management practices, developing a training programmes, relation pricing and continuously evaluating the role of relationship managers.

2. Mohamed and Sagadevan (2005), has expressed his view that Managing relationship with customer. For a successful implementation of CRM there must be a common sense that the implementation will affect all parts of the company and there might be server changes to get positive results. Due to that the project must be supported by the management from the very beginning.

3. Dr. B.C. Saraswathy (2006) in her article stated that the main objectives of CRM are building long term, sustaining relations with customers by delivering superior customer value and satisfaction. Instead of trying to maximize profit for each every transaction, CRM focuses on maximizing profits over the lifetime value of customers. Undoubtedly CRM is a potential tool in sustaining and boosting sales in this era of hyper competitive world.

4. Saumitra Bhaduri (2008) in her paper, explained the importance of customers for the survival of every banks and its profit maximization and importance of the relationship with its customers. And she also expressed the probable meaning of CRM and finally concluded that the CRM is a sound strategy followed by the banks to understand the customer and integrating them with the organization's strategy, people, technology and business process. Finally concluded that only time will tell how Indian banks embrace the CRM philosophy and on the competition from foreign entities.

5. Dr. K. Ganesamurthy , (2011) ; 'CRM' perceives as a technique of banking companies in order to explore, retain and a loyal customers in the competitive business era. This research paper attempted to study the customers' perspectives on CRM practices of Commercial Banks in India, the sample size include 421 respondents from both public and private sector customers' perception of CRM in banks does not vary irrespective of different classifications of customers such as age, sex, education, occupation, income level, the bank in which customers have an account, type of account, type of account maintained by the customers and the period of customers' association with banks.

6. Yogita Narang et al. (2011) in their study expressed the perception of customers regarding the Impact of CRM in Service Quality and Customer Retention. They conducted their study from Ten Private Sector Banks in Delhi, distributed 500 questionnaires and only 359 responses received, it can be inferred that CRM has a moderate influence on service quality and thus appropriate steps have to be taken by the private banks on this front and CRM has a positive impact on customer retention and concluded that adopting this strategy has slowly resulted in financial firms, Venture

capital, Private equity investment banking which helps to achieving an increase in overall productivity.

7. Manol Simo Mardalena Bregasi (2013) expressed the positive and negative aspects of implementation of Customer Relationship Management in the Albania Banking System based on empirical analysis of results obtained through questionnaire. In the first category employees were presented to 23 statements on different CRM issues and they were asked to give their opinion and remaining two questionnaire related to CRM Models and Processes and CRM Implementation issues of seven banks in the city of Tirana and conclude that the study shows encouraging levels of the use of CRM but employee resultants are discussed taking in consideration some limits.

8. Shraddha Mayuresh Bhome (2013), in her research paper pointed out that today one of the approaches which are creating the buzz in the banking sector is Customer Relationship Management. Indian Banks are realizing that the magical formula for attaining success in a competitive environment is to focus on maintaining relationship with customers. The main purpose behind this study is to analyze whether banks are really implementing the whole concept and philosophy of CRM as a means of securing competitive advantage. The research design in this study will consist of exploratory research whereby different aspects with regards to CRM in the banking sector have been extracted from literature review and tested on a sample size of both employees and customers. These results were discussed and analyzed so as to get an indication of how far CRM is strategically implanted to secure competitive advantage. Based on the findings, a set of recommendations will be made so as to pinpoint how CRM can be used to secure competitiveness.

9. According to Arup Kumar Baksi (2015), there is a relationship between CRM performance, customer happiness, and retention; the three main variables are highly influenced by relationship inertia and perceived switching costs. This research aims to provide and justify a model of customer happiness and retention within a CRM ecosystem, taking into account the potential effects of moderating variables such as switching cost and relationship inertia.

10. According to Dr. K. Pushpa Veni and V. Gayathri's (2016) analysis, the financial industry is beginning to undergo reforms as a result of the Indian banking system's rapid rise in recent years. This analysis has examined the many facets of customer relationship management strategies that SBI in Virudhunagar has adopted. This investigation uses an exploratory research approach in which several perspectives on CRM in SBI have been extracted from previous studies and tested on a customer sample. This analysis revealed that SBI's use of customer relationship management techniques had raised customer satisfaction levels.

11. In 2019, Adapa, S., and Roy, S.K. compared the operations of the banking sectors in India and other countries about the notion of customer relationship management. According to research, the banking industry in industrialized nations has a significant influence on sustaining positive customer relations. This has been brought about by advances in technology and banking practices in industrialized nations.

Research Methodology

Research Design- The research design adopted in the study is descriptive research design. As the name implies, it is descriptive in nature and helps in gathering statistics, which is later carefully studied to arrive at conclusions. Descriptive research is helpful for calculations.

Data Collection Methods and Sources- The research paper has been complied with the help of both primary and secondary data. Primary data has been collected using self-administered questionnaire

distributed among bank customers having accounts in State Bank of India. Secondary data has been collected from various sources like internet, books etc.

Sample Unit- The individual units for the study has been drawn on judgemental basis. In the city of Guwahati, some specific areas like Chandmari, Ganeshguri, Kahilipara etc are selected on convenience basis. Again, respondents from the above mentioned places are selected on judgemental basis.

Sample Size- For conducting the survey and obtaining information,100 customers are interviewed to collect information regarding customer's perspective on Customer Relationship Management(CRM) adopted by Public Sector banks with reference to State Bank of India.

Research Tool- In order to collect information and data questionnaire has been prepared by the researcher. The questionnaire contains all the questions that researcher want for the research. The questionnaires are distributed among the respondent for filling it. Once the respondent has filling it up, it is send back to researcher. The questions contained in the questionnaire have been designed in a simple, direct and unbiased manner and it includes both open and close ended questions.

Data Presentation and Analysis

A study or a survey is conducted in order to found certain results to the problem concerned. The collected results are meaningful only when they are interpreted. With a view to make the data easily understandable, they are required to be presented in a proper way and with necessary information. For conducting the survey, customers are interviewed. Customers are interviewed in order to know their level of satisfaction and dissatisfaction regarding Customer Relationship Management strategies adopted by State Bank of India. Again to know about reason of satisfaction and dissatisfaction.

The following tables along with diagrams and their brief interpretation gives an idea regarding the results found through survey:

Table 1: Table showing use of SBI banking services by respondents.

No. of days	No. of persons	Percentage
1 to 7 days	14	14%
8 to 15 days	36	36%
16 to 20 days	20	20%
Above 20 days	30	30%
Total	100	100%

Inference: From the above table we can conclude that 14% of the respondent are using SBI banking services between 1 to 7 days, 36% of the respondents are using between 8 to 15 days, 20% of the respondents are using between 16 to 20 days and 30% of the respondents are using above 20 days.

Table 2: Table showing do respondents face any problem while banking with SBI?

Opinion	No. of persons	Percentage
Yes	14	14%
No	10	10%
Sometimes	68	68%
Very Often	8	8%
Total	100	100%

Inference: From the above table we can conclude that 14% of the respondents are facing problem while banking with SBI, 10% of the respondents does not face any problem, 68% of the respondents sometimes face problem and 8% of the respondents very often face problem while banking with SBI.

Table 3: Table showing does bank help in resolving respondents problem?

Opinion	No of persons	Percentage
Yes	44	44%
No	4	4%
Sometimes	32	32%
Very Often	20	20%
Total	100	100%

Inference: From the above table we understand that 44% of banks help in resolving respondents problem, 4% of the banks does not help in resolving problem, 32% of the banks sometimes help in resolving problem and 20% of the banks very often help in resolving respondents problem.

Table 4: Time showing time taken by bank to solve respondents problems.

No. of days	No. of persons	Percentage
1 to 7 days	54	**54%**
8 to 15 days	38	**38%**
16 to 20 days	**6**	**6%**
Above 20 days	**2**	**2%**
Total	**100**	**100%**

Inference: From the above table we can understand that 54% of the banks take time between 1 to 7 days to solve respondents problem, 38% of the banks take between 8 to 15 days to solve problems, 6% of the banks take 16 to 20 days to solve problems and 2% of the banks take above 20 days to solve respondents problems

Table 5: Table showing satisfaction level with regard to CRM strategies.

Opinion	No. of persons	Percentage
Satisfied	46	46%
Highly satisfied	0	0
Neutral	26	26%
Dissatisfied	28	28%
Highly dissatisfied	0	0
Total	100	100%

Inference: From the above table we understand that 46% of respondents are satisfied with regard to CRM strategies adopted by SBI. No respondents are highly satisfied with regard to CRM strategies, 26% of the respondents are neutral, 28% of the respondents are dissatisfied and no one is highly dissatisfied with regard to CRM strategies.

Table 6: Table showing reasons of satisfaction.

Reasons	No.of persons	Percentage
Co-operative behavior of bank employees	14	30.43%
Speedy grievance redressal	4	8.70%
Maintains customer loyalty	6	13.04%
Provide personalized service	2	4.35%
Use of technology to provide excellent services	18	39.13%
Take customer feedback	0	0
Improve customer experience	2	4.35%
Any other	0	0
Total	46	100%

Inference: From the above table we can conclude that 30.43% of the respondents are satisfied with the reason of co-operative behavior of bank employee, 8.70% of the respondents are satisfied because of speedy grievance redressal, 13.04% of the respondents are satisfied because of maintenance of customer loyalty, 4.35% of the respondents are satisfied because of providing personalized service. 39.13% of the respondents are satisfied because of using of technology to provide excellent services. 4.35% of the respondents are satisfied because of improve customer experience.

Table 7: Table showing reasons of dissatisfaction.

Reasons	No.of persons	Percentage
Inefficient employees	10	35.71%
Delayed grievance redressal	0	0
High charges of services	6	21.43%
Lengthy process	2	7.14%

Rude behavior of employees	4	14.29%
Non-personalised services	2	7.14%
Do not consider customer feedback	0	0
Lack of caution of awareness on various bank services	2	7.14%
Poor net banking services	2	7.14%
Any other	0	0
Total	28	100%

Inference: From the above table we understand that 35.71% of the respondents are dissatisfied because of inefficient employees in bank,21.43% of the respondents are dissatisfied because of high charges of services, 7.14% of the respondents are not satisfied because of lengthy process, 14.29% of the respondents are dissatisfied because of rude behavior of employees, 7.14% of the respondents are dissatisfied because of non-personalized services of bank,7.14% of the respondents are not satisfied because of lack of caution of awareness on various bank services, 7.14% of the respondents are dissatisfied because of poor net banking services.

Table 8: Table showing do CRM service adopted by SBI made banking services easy?

Opinion	No.of persons	Percentage
Agree	42	42%
Strongly agree	4	4%
Neutral	36	36%
Disagree	18	18%
Strongly disagree	0	0
Total	100	100%

Inference: From the above table we can understand that 42% of the respondents agree that CRM services adopted by SBI made banking service easy, 4% of the respondents strongly agree with this, 36% of the respondents neither agree nor disagree with this, 18% of the respondents disagree that CRM services made SBI banking service esay.

Table 9: Table showing does CRM services adopted by SBI needs improvement?

Opinion	No. of persons	Percentage
Agree	48	48%
Strongly agree	6	6%
Neutral	26	26%
Disagree	20	20%
Strongly disagree	0	0
Total	100	100%

Inference: From the above table we understand that 48% of the respondents agree with that CRM services adopted by SBI needs improvement. 6% of the respondents strongly agree with this statement,26% of the respondents are neutral about this, 20% of the respondents disagree with this.

Table 10: Table showing would respondents recommend SBI to other on the basis of the sole factor-CRM?

Opinion	No. of persons	Percentage
Yes	54	54%
No	46	46%
Total	100	100%

Inference: From the above table, we can conclude that 54% of the respondents would like to recommend SBI to other on the basis of the sole factor-CRM and 46% of the respondents would not like to recommend SBI to other.

Table 11: Table showing on what ground respondents would recommend SBI?

Reasons	No. of persons	Percentage
Employee understand specific needs of customer	2	3.70%
User friendly service skill	6	11.11%
ATM's are adequately provided	16	29.63%
Well developed privacy policy	14	25.93%
Wide branch network	16	29.63%
Other	0	0
Total	54	100%

Inference: From the above table we can conclude that 3.70% of the respondents recommend SBI on the basis of that employee understand specific need of customers,11.11% of the respondents recommend on the basis of user friendly service skill, 29.63% of the respondents recommend on the basis of that ATM's are adequately provided, 25.93% of the respondents recommend on the basis of well developed privacy policy and 29.63% of the respondents recommend SBI because of their wide branch network.

Table 12: Table showing on what ground respondents would not recommend SBI?

Reasons	No. of persons	Percentage
Less customer dealing time	12	26.09%
Taking more time to solve the problems	8	17.39%
High charges for various facility	4	8.69%
Limited no. of counter	10	21.74%
Long queues	12	26.09%
Other	0	0
Total	46	100%

Inference: From the table we understand that 26.09% of the respondents would not recommend SBI on the basis of less customers dealing time. 17.39% of the respondents would not recommend SBI because it takes more time to solve the problems,8.69% of the respondents would not recommend SBI because of high charges for various facility,21.74% of the respondents would not recommend on the basis of limited no. of counters and 26.09% of the respondents would not recommend SBI on the basis of long queues.

Findings

The implementation of CRM yields a number of benefits to the bank. The integrated view of the customer provides the bank an opportunity to understand its customers well and accordingly cater to their needs with individualized offering. The implementation of CRM has helped the bank to come closer to its customers and the emphasis has shifted from sales to customers. The various information received from the study are related to the satisfaction level of customers with regard to CRM strategies, customers reason of satisfaction and dissatisfaction ,the problems faced by customers and how long bank takes time to resolve problems, customer's point of view on CRM services adopted by SBI needs improvement, would customers recommend SBI on the basis of the sale factor. CRM as well as on what ground they would recommend and would not recommend and would not recommend. The findings of the study are discussed below:-

1. It was found that 14% of the respondent use SBI banking services between 1 to 7 days, 36% of the respondents use it between 8 to 15 days, 20% of the respondents uses it between 16 to 20 days and 30% of the respondents uses it above 20 days.

2. It has been identified with the help of questionnaire that only 10% of the respondents does not face any problem while banking with SBI. On the other hand 14% of the respondents face problem while banking and 68% of the respondents sometimes face problem while banking with SBI. And 8% of the respondents very often face problem I banking with SBI. This shows that bank needs to work hard on this factor. If customers often face problem then it is going to have harmful effect on the reputation of SBI.

3. Employee's willingness to help customer is displaying positive response from this research. 44% of the respondents says SBI bank help in resolving their problems. Only 4% of the respondents say that bank does not help in resolving their problem. 32% of the respondents says that sometimes their bank help them and 20% of the respondents say that bank help them in resolving their problem very often.

4. It was found that 30.43% of the respondents are satisfied with the reason of co-operative behavior of bank employee, 8.70% of the respondents are satisfied because of speedy grievance redressal, 13.04% of the respondents are satisfied because of maintenance of customer loyalty, 4.35% of the respondents are satisfied because of providing personalized service. 39.13% of the respondents are satisfied because of using of technology to provide excellent services. No one is satisfied because of taking customer feedback, 4.35% of the respondents are satisfied because of improve customer experience, and no one give any other reason of satisfaction.

5. It has been found that 35.71% of the respondents are dissatisfied because of inefficient employees in bank,21.43% of the respondents are dissatisfied because of high charges of services, 7.14% of the respondents are not satisfied because of lengthy process, 14.29% of the respondents are

dissatisfied because of rude behavior of employees, 7.14% of the respondents are dissatisfied because of non-personalized services of bank,7.14% of the respondents are not satisfied because of lack of caution of awareness on various bank services, 7.14% of the respondents are dissatisfied because of poor net banking services.

6. It has been noticed that 42% of the respondents agree that CRM services adopted by SBI made banking service easy, 4% of the respondents strongly agree with this, 36% of the respondents neither agree nor disagree with this, 18% of the respondents disagree and no respondents strongly disagree that CRM services made SBI banking service easy.

7. 3.70% of the respondents recommend SBI on the basis of that employee understand specific need of customers,11.11% of the respondents recommend on the basis of user friendly service skill, 29.63% of the respondents recommend on the basis of that ATM's are adequately provided, 25.93% of the respondents recommend on the basis of well developed privacy policy and 29.63% of the respondents recommend SBI because of their wide branch network.

8. It has been noticed that 46% of the respondents are satisfied with regard to CRM strategies. Only 28% of the customers are not satisfied. Other 26% of the respondents are neutral about this. SBI is working well in rendering services on time,customer satisfaction and creating awareness regarding CRM.

9. The data collected with regards to understanding customers opinion on whether CRM services adopted by SBI needs improvement represents that 48% of the respondents think that CRM services adopted by SBI needs improvement. 6% of the respondents agree with this statement, 26% of the respondents are neutral about this and 20% of the respondents disagree with this. Thus, the bank should improve its CRM strategies to attract more customers.

Suggestions

The research has come up with the following suggestions-

1. The employees should change their attitude towards helping customers. It has been identified that customers sometimes have to run from one counter to another in the bank in order to get right person. Such circumstances are causing dissatisfaction among customers. Therefore, bank should implement this suggestions to eliminate the negative feelings of customers that may have damaging impact on SBI.

2. The employee should pay more attention to understand the need of their customers. This would improve the satisfaction level of customers.

3. The employee should provide individualized attention to its customers. Those customers who have big issues are looking to receive individual attention, so that they can be assured to fast and appropriate resolution of their problem. Bank should start emphasizing on this dimension of CRM in order to change the perception of its customers.

4. It is suggested that the bank should take necessary steps to handle the problem dimensions related to bank charges and bank transaction for increasing further satisfaction and growth of card.

5. Those customers who do not use Mobile banking or Net banking do not receive timely information about the introduction of new services by bank. Hence, they remain unaware of the benefits that

their bank is offering to them. So, it is suggested that bank should come with a different way to inform those customers who are not using these services.

Conclusions

On the basis of the study, it is understood that CRM is the backbone of the banking industry. Its reputation can have a negative impact if attention is not paid to develop strong CRM in the banks. Each and every bank is following practices of CRM to face challenges of the rivalry. However, it has been observed that public sector banks are somehow lacking in building strong CRM with their customers and private banks are focusing more seriously on this. During data analysis, it has been identified that customers are satisfied with SBI in Guwahati, however they are still looking for some important factors to be improved in the bank which would further enhance their satisfaction level. They are looking for some more personalized treatment and employees help in making situations easier for customers. Once bank works upon these lacking factors, it would be able to have long term, contented and profitable business in the market.

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