



## INFLUENCING FACTORS OF ECRM PRACTICES: THE STUDY OF BANKING INDUSTRY IN INDIA

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**Abstract:** *Electronic Customer relationship management has the ability to increase marketing efficiency and effectiveness, hence enhancing marketing productivity. The use of customer relationship management (CRM) software to manage interactions with customers and influence satisfaction and loyalty has become more important to businesses, particularly those in the communications industry. E-CRM is a method of implementing customer relationship management that makes use of online and internet technology. The success of an enterprise's use of customer relationship management software is measured by how much its customer relationships, sales results, and marketing productivity increase. How E-CRM has an influence on client loyalty in the banking sector, with satisfaction serving as a moderating factor. By leveraging technology, E-CRM enables marketers to differentiate themselves from the competition and to provide products or services at cheaper or more competitive prices. The purpose of this research paper is to learn what are the factors influencing Electronic Customer Relationship Management Practices in the selected public and private sector banks in Kerala. Findings from this study can help managers and decision-makers at Kerala's commercial banks better understand how to utilize their website to promote services that consumers would find worthwhile.*

**Keywords:** , Electronic, customer relationship, management(ECRM), bank, customer service, quality, loyalty, Technology , satisfaction

### 1. Introduction

Electronic Customer Relationship Management (eCRM) is a strategic approach that leverages digital technologies to enhance customer interactions, understand customer needs, and improve overall business performance (Chen & Popovich, 2003). In recent years, eCRM has gained prominence as businesses seek to adapt to the digital age and provide personalized experiences to customers (Nguyen et al., eCRM encompasses a range of activities and technologies aimed at managing customer relationships effectively. It involves data collection, analysis, and utilization to tailor marketing efforts, improve customer service, and foster customer loyalty (Kim et al., 2003). Several studies have highlighted the benefits of eCRM implementation. eCRM has been associated with enhanced customer satisfaction, loyalty, and retention (Al-Maaitah & Al-Maaitah, 2013). Moreover, it enables businesses to gain a competitive edge by offering personalized services and experiences (Hendricks et al., 2017).

#### 1.1 Conceptual basis of CRM and E-CRM

CRM enables a business to distribute its products and services according to the preferences of its customers. According to (Croteau and Li, 2003), CRM is a customer-focused company strategy that strives to boost customer satisfaction and customer loyalty by providing each customer with a more responsive and tailored service. With the introduction of the internet, CRM has improved a company's capabilities by enabling web-based access to its customers and suppliers. This web experience and wireless web connection is known as E-CRM. The internet is promoting E-CRM, which contains features that are appealing to customers and businesses. CRM and E-CRM differ in their underlying technology and their interactions with users and other systems. In E-CRM, customers using a browser-based self-service window may make orders, check order status, review purchase history, seek further product information, send emails, and do a variety of other tasks. These capabilities give consumers with location and temporal flexibility.

In general, client/server technologies are utilized by CRM systems, with all programmes and applications running on one or more centralized servers. Using standard ERP systems, the front-end operations of the system interact with the back-end processes. The system does not employ data warehouses. ERP systems serve as data registries and collect information from both front- and back-end processes. With the introduction of E-CRM, the link between the front-end and back-end operations not only leverages ERP but also data warehouses. A data warehouse is a logical collection of information compiled from many operational databases for the purpose of generating business intelligence to assist company operations and decision-making. Data warehouses are relational databases with dimensions (Hang et.al., 2004). Users of E-CRM are the organization's workers or its customers. E-CRM, on the other hand, designs and implements all applications for best web engagement and experience. The browser is the medium and it provides access to relevant information regardless of the client's podium/platform. From the standpoint of the client, it is identical to viewing different web sites. All E-CRM software are built for the complete organization, including all customers, suppliers, and partners.

### 1.2 Evolution of E-CRM

The evolution of E-CRM is shown in the following table.

Table 1.1. Evolution of E CRM

Age	Year	Lessons Learned	Milestones
Introduction	1980s to early 1990s	Very expensive to maintain	Focusing on automating and standardising the internal processes to make the customers and asset
Growing	Mid-1990s to end 1990s	Some vendors were slow to respond to the internet	Owing to the emergence of the Web, client/server architecture behind CRM applications would disappear
Paradigm Shift	2000s	Adoption of ICT technologies	e-CRM
Ubiquitous	After-2000s	Services Across Platforms	mCRM, self-service CRM, etc

Source: Malik, K. and Kumar, N., (N.D.) "e-CRM Golden Opportunity for Banks" *International Journal in Multidisciplinary and Academic Research (SSIJMAR)*, 2(2) March -April 2013

### 1.3 E- CRM in Banking

The rate of technological development is accelerating, and the banking industry's interest in investing in technology to enhance the customer experience and foster a stronger customer connection is also accelerating. The banking industry's emphasis on IT adoption is not limited to the private sector; government banks are also prepared to embrace the shift. The majority of banks are attempting to create relationships with all consumer sectors. Not all customers want to develop ties with the bank. According to the findings of the Henley Research Centre, it is simple to comprehend why customers are interested in banking and financial services. The service's nature is ethereal and difficult to grasp. Prior to the technological revolution, clients' only point of contact with a bank consisted of branch networks and bank executives, who rely on the human component. The rapid technological revolution that took place in Indian banks has undoubtedly made them more effective, cleaner, disciplined, responsive, and custom-tailored to meet the needs of customers in order to compete. In the current period, the Indian banking sector compares and competes with global competitors in terms of profitability, innovations, value creation, service, low nonperforming asset rates, growth rate, etc. Banks realised that CRM is a powerful area in which to focus their efforts in the banking sector. In



recent years, it has been obvious that the banking industry is using it globally to localise their services. CRM has received considerable attention over the last decade, and many businesses are embracing the effective method. The same as encouraged the banks' efforts to maintain relationships with and assist their customers in order to turn them into devoted clients. International Data Corporation conducted a study of the banking and related businesses. The research indicated that the use of CRM strategies in eight Asian financial institutions led to favourable growth and customer loyalty outcomes. OCBC Bank (Singapore), ICICI Bank (India), HDFC Bank (India), Bank of Philippine Islands, Overseas Bank (Singapore), HSBC Hong Kong, DBS Bank (Singapore), and Chain trust commercial bank (Taiwan) were the eight companies analysed. (2015) Sharmiladevi Parthiban et al. In this research, two Indian banks with favourable results after the introduction of CRM were examined. This instrument is intended to foster customer empathy, friendliness, and attachment. Faced with the global competitiveness in the banking industry, the fast transformation and use of technology in the CRM banking sector have indicated a progressive shift in the style of operation. Electronic Customer Relation Management expands the standard CRM methodologies via the use of technology, and e-business application is included into the entire customer Relationship Management plan. They boost the bank's capacity to gather and disseminate data acquired via the electronic channel across all transactions. With its e-platform capabilities, E-CRM provides a superior customer experience and generates valuable, loyal, and delighted customers. E-CRM (electronic customer relationship management) is a relation management framework based on technology. E-CRM is the merging of conventional CRM with e-business tools and is seen as a technology-centric relationship marketing business structure. E CRM's objective is to maximise customer happiness at the time of sale.

## 2. Literature Review

(Nath et al., 2001) focused on the effect of Internet banking on banks along strategic and operational dimensions and the study was conducted in USA to understand Strategic issues include such factors as threats posed by e-banks and the need to offer Internet banking; operational issues include providing better customer service, lowering transaction costs, and providing additional financial services to customers. (Smith, 2006) found that "Technology creates more opportunities to quickly and efficiently penetrate more new markets with greater precision as well as to enrich relationships and 'share of service' with existing bank customers". In the long run, the critical technology in online banking is the internet. In essence, depending on the reliability and speed of the internet, determine the future of e-banking. (Rangasamy et al., 2001) studied about the Benefits of ECRM to the customers and their pre-implementation considerations. As per the study they could find that ECRM increased customer loyalty, more effective marketing, improved customer service and support, greater efficiency and cost reduction. (Ehigie, 2006) revealed that perception of service quality and satisfaction are significant predictors of customer loyalty, with customer satisfaction contributing more. (M. B. Khan & Khawaja, 2013) depicted that ECRM poses a positive relationship towards customer satisfaction that further helps in building customer loyalty. (Salehi et al., 2015) found that implementation of e-CRM by banks will lead to increase customer satisfaction and Customer satisfaction is a determining factor in customer's loyalty which has an important role in maintaining them. (Kumar & Mokha, 2022) examined the impact of E-CRM on customer loyalty with the mediating effect of customer satisfaction in the banking industry. Customer satisfaction is important for loyalty because when the customers are satisfied with the services offered by their service providers, the relationship gets stronger, which further leads to positive word-of-mouth. as per the study E-CRM and customer satisfaction had a significant positive impact on customer loyalty, and also customer satisfaction partially mediated the relationship between E-CRM and customer loyalty. (Anbuoli Parthasarathy et al. 2015) demonstrated that E-CRM techniques have the critical effect on the consumer satisfaction. (Hanif et al., 2020) revealed that E-CRM has an important effect on organization and its customers. The firm would use the ECRM system to increase the efficiency of

employees and retention rate of customer will increase. (Al-Refaie et al., 2014 ) found that the e-CRM significantly influences customer based-service attributes, the e-CRM directly related with relationship quality (RQ), and indirectly affects RQ through customer based-service attributes, RQ significantly influences customer lifetime value (CLV). (Shahin et al., 2013) measured the relationship between e-CRM services and web-based brand personality. (Owusu Kwateng et al., 2020) indicated that the integration of internet banking into traditional banking methods has led to superior bank performance in Ghana. (Rastgar et al., 2019) indicated that customer knowledge management and electronic customer relationship management are affecting direct factors on business performance. Also, there is indirect effect between customer knowledge management and business performance through electronic customer relationship management. , (Al-Bashayreh et al., 2022 ) showed that technological readiness, privacy, and level of service quality positively affected customer satisfaction. Additionally, the mediation of customer satisfaction on the association between trust and success of e-CRM system, and also between level of service quality and e-CRM system success, was demonstrated.

### 3. Research Methodology

The study is based on both primary and secondary data. Primary data is collected from customers of the selected public sector and private sector banks in Kerala. The data collected through structured questionnaire, data collection is done in three districts, both in urban and rural areas All the secondary data collected from sources like various journals, Bank reports, reports of the Reserve bank of India and is used for literature review and designing of questionnaire. Sample size is calculated based on the Cochran's formula. According to this (Cochran, 1977) if the population size is unknown; then size of 384 is sufficient to fix as the sample size. Any value above 384 can be considered as the adequate sample size for the study. Therefore, the researcher chooses 450 as the sample size which is equally distributed in three districts of 150 each. The structured questionnaire is developed based on the prior research studies and expert's opinion The data are collected from customers of selected banks through pretested and structured questionnaire. The sampling methodology adopted for the study is explained in the following stages.

In the stage 1 three districts are chosen from three zones in Kerala. In stage 2 out of the total public sector banks and private sector banks Five banks are chosen randomly from public and private sector. In third stage customers are chosen from the different branches of selected banks in three districts in Kerala.

#### 3.1 Variables of the Study:

From the literature the major variables of the study are demographic variables and main variables. The demographic variables include Gender, Residential area, Marital Status, Age, Educational Qualification, Income, and Duration of services with bank. The main variables are ECRM Services, Technology, Loyalty, Service Quality, Satisfaction, Trust, Innovative Product and Services, Data Security and protection

#### 3.2 Demographic profile of sample

Commercial banks in Kerala were included in the sample. ECRM services offered by commercial banks in Kerala and according to the sample schedule researcher randomly chose 450 customers to serve as a representative sample of the study population before administering questionnaires to them

Table 2: Demographic profile of the sample

Variable	Gender	Frequency	Percentage
Gender	Male	214	47.6
	Female	236	52.4
Residential area	Rural	254	56.4
	Urban	196	43.6



Marital Status	Married	359	79.8
	Unmarried	61	13.6
	Others	30	6.7
Age	Below 30 Years	131	29.1
	30-45	259	57.6
	45-60	60	13.3
Educational Qualification	10 <sup>th</sup> and below	30	6.7
	Below Graduate	90	20.0
	Graduate	167	37.1
	PG and above	163	36.2
Income	Below 10000	54	12.0
	10001-30000	90	20.0
	30001-50000	112	24.9
	Above 50000	194	43.1
	Below 10000	54	12.0
Duration of services with bank	Less than 5 Years	80	17.8
	5- 10 Years	187	41.5
	10-15 years	116	25.8
	More than 15 Years	67	14.9

Source:  
Primary  
Data  
Out of the  
total sample  
size of 450,  
47.6  
percentage  
are male  
customers  
and 52.4 are

female customers. 56.4 percentage of customers residing in Rural area and 43.6 percentage of customers residing in Urban area. 79.8 percentage of customers are married 13.6 percentage of customers are unmarried and 6.7percentage of customers are other category , 29.1 percentage of customers are below 30 years of age ; 57.6 percentage of customers are in the age group of 30-45 and 13.3 percentage of customers are in the age group of 45-60. 6.7 percentage of customers are having educational qualification as 10<sup>th</sup> and below 20.0 percentage are below graduate.37.1 percentage of customers are graduates and 36.2 percentage of customers are having PG and above.

12.0 percentage of customer's monthly income is below 10000. 20.0 percentage of customer's monthly income is in between 10001-30000. 24.9 percentage of customer's monthly income is in between 30001-50000 and 43.1 percentage of customer's monthly income is above 50000. ; 17.8 percentage of customers are having Less than 5 years of duration with their banks .41.5 percentage of customers are having 5-10 years of relation with bank. 25.8 percentage of customers are having 10-15 years of relation with bank and 14.9 percentage of customers are having more than 15 years of relation with bank.

#### 4.0 Data Analysis and Results

Table 3: Main variables of the study

Variables	Bank_Sector	N	Mean	Std. Deviation	Std.Error Mean
ECRM Services	Public sector	225	34.7956	6.88314	.45888
	Private sector	225	42.2311	6.88359	.45891
Technology	Public sector	225	45.7378	7.46346	.49756
	Private sector	225	51.8444	5.61629	.37442
Loyalty	Public sector	225	66.7022	10.49299	.69953
	Private sector	225	70.5644	13.65247	.91016

Service Quality	Public sector	225	87.3022	15.53761	1.03584
	Private sector	225	97.4578	14.22175	.94812
Satisfaction	Public sector	225	38.0400	3.42303	.22820
	Private sector	225	41.7689	7.32534	.48836
Trust	Public sector	225	31.8756	5.57998	.37200
	Private sector	225	36.4222	5.77823	.38522
Innovative Product and Services	Public sector	225	35.3378	4.03574	.26905
	Private sector	225	41.5467	5.32588	.35506
Data Security and protection	Public sector	225	38.3778	5.74724	.38315
	Private sector	225	41.4844	6.63264	.44218

Source: Primary data

In the above table the mean values of ecrm services of public sector banks and private sector banks are 34.79 and 42.23 respectively. This shows that mean value of ecrm services for private sector is higher than that of public sector banks. The mean score of technology of public sector banks and private sector banks are 45.73 and 51.84 respectively. This indicates that mean value of technology of ecrm for private sector is higher than that of public sector banks. The mean score of loyalty of public sector banks and private sector banks are 66.70 and 70.56 respectively. This indicates that mean value of loyalty of ecrm for private sector is higher than that of public sector banks. The mean score of service quality of public sector banks and private sector banks are 87.30 and 97.45 respectively. This indicates that mean value of service quality of ecrm for private sector is higher than that of public sector banks. The mean score of satisfaction of public sector banks and private sector banks are 38.04 and 41.76 respectively. This indicates that mean value of satisfaction of ecrm for private sector is higher than that of public sector banks. The mean score of trust of public sector banks and private sector banks are 31.87 and 36.42 respectively. This indicates that mean value of trust of ecrm for private sector is higher than that of public sector banks. The mean score of innovative products and services of public sector banks and private sector banks are 35.33 and 41.54 respectively. This indicates that mean value of innovative products and services of ecrm for private sector is higher than that of public sector banks. The mean score of data security and protection of public sector banks and private sector banks are 38.37 and 41.48 respectively. This indicates that mean value of data security and protection of ecrm for private sector is higher than that of public sector banks. hence it can be interpreted that mean score of ECRM variables of private sector banks are greater than public sector banks.

#### 4.1 Non-Parametric test on different variables of study

**H<sub>0</sub>: There is no significant difference between variables of study with the public sector and private sector banks**

**H<sub>1</sub>: There is no significant difference between variables of study with the public sector and private sector banks**

Table 4: Non parametric test results.

	ECRM Services	Technology	Loyalty	Service Quality
Mann-Whitney U	7793.000	10955.500	1.912E4	13453.500
Wilcoxon W	33218.000	36380.500	4.455E4	38878.500
Z	-12.749	-10.510	-4.502	-8.626
Asymp. Sig. (2-tailed)	.000	.000	.000	.000

Source : Primary data

Table 5: Non parametric test results

	Satisfaction	Trust	Innovative Product and Services	Data Security and protection
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Mann-Whitney U	16191.000	1.893E4	8902.500	20200.500
Wilcoxon W	41616.000	4.435E4	34327.500	45625.500
Z	-6.650	-4.669	-11.981	-3.726
Asymp. Sig. (2-tailed)	.000	.000	.000	.000

Source: Primary data

Based on the non-parametric test conducted the ECRM study variables are significant for public sector and private sector banks (All the p values of study variables are less than or equal to 0.05) . Null hypothesis has to be rejected. so, there is a difference between ecrm practices of public sector banks and private sector banks in Kerala.

## 5. Discussion and conclusion

The study reveals that commercial banks in Kerala implements electronic customer relationship management. As per the hypothesis tested, the variables ECRM Services, Technology, Loyalty, Service Quality, Satisfaction, Trust, Innovative Product and Services, Data Security and protection of public sector banks and private sector banks are significantly different and average score of the private sector banks are more than public sector banks. The Electronic customer relationship management can be used as a tool which can influence the service quality and customer loyalty. High level of ECRM services can increase the degree of service quality and also the customer loyalty. This can be applicable not only in the banking industry but also in other service sector too.

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