



ELECTRONIC CUSTOMER RELATIONSHIP MANAGEMENT: A STRENGTHENING STRATEGY FOR SERVICE QUALITY AND CUSTOMER LOYALTY

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Abstract

The Indian banking industry has seen significant changes during the past several decades. In the post-globalization and globalization period, corporations struggle to please and appease customers. 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 boost 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 is to learn how commercial banks in Kerala may improve the quality of electronic customer relationship management services. Findings from this study should 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.

1. Introduction

E-CRM is not used to change the entirety of marketing operations; rather, it is used to enhance marketing efforts by providing organizations with chances to increase their efficacy and produce solutions that consumers appreciate. It might minimize expenses associated with connecting with consumers, streamline work processes through integration with other corporate systems, promote better market segmentation, and improve customer interactions and relationships (Adebanjo, 2003). The purpose of E-CRM in business systems is to improve customer service, retain important customers, and contribute to the organization's analytic skills (Fjermestad and Romano, 2003). It not only enables firms to retain consumers, but also enables more effective marketing, generates clever chances for cross-selling, and enables the quick launch of new brands and goods. To be able to provide these advantages, firms must be able to personalize their product offerings, optimize prices, integrate goods and services, and deliver the service as promised and required by consumers. (Jukic et al., 2002). Using technology to maximize customer interactions, businesses may construct a 360-degree view of consumers to learn from past encounters in order to optimize future interactions (Chen and Popovich, 2003). Industries are now aware that by utilizing E-CRM, they will be able to communicate with different consumers who are also more competitive (Ragins and Greco, 2003). E-CRM may be utilized as a strategy for managing relationships with many stakeholders, such as customers, employees, channel partners, and suppliers. One of the reasons E-CRM is so popular today is because digital channels can offer unique and good customer experiences, allowing organizations to increase customer satisfaction and customer retention (Wind et al., 2002). It is a highly dynamic character that enables businesses to reply immediately to any client demands or issues. It also facilitates the establishment, development, and maintenance of long-term customer relations (Winer, 2001).



CRM is a management technique that combines marketing with information technology; it originated in the United States in the late 1990s and has since been adopted by a significant number of businesses throughout the world. Strong coordination between marketing and information technology departments will result in a long-lasting engagement with customers due to a close interaction with customers. CRM has risen in significance over the past decade as competition for client retention and acquisition has intensified on local and worldwide marketplaces (Rao, 2013)

In general, client/server technologies are utilised by CRM systems, with all programmes and applications running on one or more centralised 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.

Service The level of quality will be determined by comparing the actual service provided to the client with their expectations. Customers are more pleased with a product or service if their expectations exceed what they get. SERVQUAL was created as a multi-dimensional instrument for gauging the quality of a service in relation to the hopes and fears of its users. The connection between client satisfaction, service quality, and the provision of online banking services. In this analysis, we look at how different demographic variables are connected to various features of banks. According to the data, all sexes have equal access to support services in the customer service department. All age groups are treated fairly in terms of access to services (Adin,2019) Furthermore, consumers' awareness of security measures relies on their degree of education

A customer is loyal to a company or brand when they have had a consistently favorable experience with the company or brand, as well as when they continue to purchase and utilize the company's products or services. The goal of every bank is to build lasting relationships with its clients, resulting in repeat business and referrals. Technologies like ECRM used to boost client loyalty, which helps clarify the function of retention planning. The author is certain that the pre-purchase, at-purchase, and post-purchase stages of the client relationship should be considered A customer is loyal to a company or brand when they have had a consistently favorable experience with the company or brand, as well as when they continue to purchase and utilize the company's products or services. The goal of every bank is to build lasting relationships with its clients, resulting in repeat business and referrals. Technologies like ECRM used to boost client loyalty, which helps clarify the function of retention planning.

2. Research Methodology

The present 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.

3. Sample characteristics

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.

| 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 th 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 |

Table 3.1

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 6.7 percentage 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 10th 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. Data Analysis and Results

The various hypothesis formulated for the study are given below.

H1: There is no significant difference between ECRM services and Location of the customers

| Residential Area | N | Mean | Std. Deviation |
|------------------|-----|---------|----------------|
| Rural | 254 | 38.8898 | 7.03995 |
| Urban | 196 | 38.0255 | 8.71923 |

Table 4.1

| F | t | df | Sig. (2-tailed) | Mean Difference |
|-------------------------|-------|-----|-----------------|-----------------|
| Equal variances assumed | 1.163 | 448 | .245 | .86425 |

Table 4. 2

Since the p-value is $0.245 > .05$ so conclude that the difference in mean scores is not statistically significant. So, there is no significant difference between ECRM services and Location of the customers.

H2: There is no significant difference between ECRM services and Gender of the customer

| Gender of Customer | N | Mean | Std. Deviation |
|--------------------|-----|---------|----------------|
| Male | 214 | 39.0234 | 4.01107 |
| Female | 236 | 38.0508 | 10.08757 |

Table 4.3

| | t | df | Sig. (2-tailed) | Mean Difference |
|-------------------------|-------|-----|-----------------|-----------------|
| Equal variances assumed | 1.319 | 448 | .188 | .97252 |

Table 4.4

Since the p-value is $0.188 > .05$ so conclude that the difference in mean scores is not statistically significant. So, there is no significant difference between ECRM services and gender of the customers.

H3 : There is no significant difference between ECRM services and age of customer

| | N | Mean | Std. Deviation | Std. Error |
|-----------------------|-----|---------|----------------|------------|
| Below 30 Years | 131 | 37.8550 | 9.67163 | .84501 |
| 30-45 | 259 | 40.3552 | 5.18843 | .32239 |
| 45-60 | 60 | 32.0000 | 9.07595 | 1.17170 |
| Total | 450 | 38.5133 | 7.81843 | .36856 |

Table 4.5

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|-----|-------------|--------|------|
| Between Groups | 3480.855 | 2 | 1740.428 | 32.462 | .000 |
| Within Groups | 23965.565 | 447 | 53.614 | | |

Table 4.6

Inference: Since the p-value is < 0.05 we conclude that the difference in mean scores is statistically significant. Null hypothesis is rejected. The ECRM services to different aged customers are not same. Age of customer is significant to ECRM services.

H4: There is no significant difference between ECRM services and education level of customer



| | N | Mean | Std. Deviation | Std. Error |
|----------------|-----|---------|----------------|------------|
| 10th and Below | 30 | 41.0000 | .00000 | .00000 |
| Below Graduate | 90 | 32.3333 | 6.68723 | .70490 |
| Graduate | 167 | 39.0359 | 8.85893 | .68552 |
| PG and above | 163 | 40.9325 | 5.99190 | .46932 |
| Total | 450 | 38.5133 | 7.81843 | .36856 |

Table 4.7

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|-----|-------------|--------|------|
| Between Groups | 4622.378 | 3 | 1540.793 | 30.108 | .000 |
| Within Groups | 22824.042 | 446 | 51.175 | | |

Table 4.8

Inference: Since the p-value is <0.05 we conclude that the difference in mean scores is statistically significant. Null hypothesis is rejected. The ECRM services to education level of customers are different. Educational level of customer is significant to ECRM services.

H5: There is no significant difference between ECRM services and income level of customer

| | N | Mean | Std. Deviation | Std. Error |
|-------------|-----|---------|----------------|------------|
| Below 10000 | 54 | 29.9630 | 7.31492 | .99543 |
| 10001-30000 | 90 | 33.3000 | 7.34151 | .77386 |
| 30001-50000 | 112 | 42.3214 | 2.75162 | .26000 |
| Above 50000 | 194 | 41.1134 | 7.06869 | .50750 |
| Total | 450 | 38.5133 | 7.81843 | .36856 |

Table 4.9

| | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|----------------|-----|-------------|--------|------|
| Between Groups | 9329.660 | 3 | 3109.887 | 76.559 | .000 |
| Within Groups | 18116.760 | 446 | 40.621 | | |

Table 4.10

Since the p-value is <0.05 it can be concluded that the difference in mean scores is statistically significant. Reject Null hypothesis so that ECRM services to different income level of customers are different. The income of customers is significant to ECRM services.

H6: There is no significant difference between ECRM services and duration of services of different banks used by the customer for transactions

| | N | Mean | Std. Deviation | Std. Error |
|-------------------|-----|---------|----------------|------------|
| Less than 5 Years | 80 | 32.9625 | 8.58678 | .96003 |
| 5- 10 Years | 187 | 38.9893 | 8.33311 | .60938 |
| 10-15 years | 116 | 41.9483 | 5.22343 | .48498 |

| | | | | | | |
|-------|--------------------|----------------|---------|-------------|--------|------|
| Table | More than 15 Years | 67 | 37.8657 | 5.02085 | .61339 | 4.11 |
| | Total | 450 | 38.5133 | 7.81843 | .36856 | |
| | | Sum of Squares | df | Mean Square | F | Sig. |
| | Between Groups | 3904.073 | 3 | 1301.358 | 24.654 | .000 |
| | Within Groups | 23542.347 | 446 | 52.786 | | |

Table 4.12

Since the p-value is <0.05 it can be concluded that the difference in mean scores is statistically significant. Reject Null hypothesis so that ECRM services and duration of services of different banks used by the customer for transactions. The duration of services of different banks used by the customers for transactions is significant to ECRM services.

5. Factor Analysis of Service quality (Measurement Model)

First, we consider the measurement model of factors to test the convergent validity. We considered the various factors under service quality. That is, in this case, we test the following hypothesis using the measurement model of CFA

- H₁₀:** Constructs TAN1 to TAN4 have no influence on Tangibility
- H₁₁:** Constructs TAN1 to TAN5 have significant influence on Tangibility
- H₂₀:** Constructs REL1 to REL5 have no influence on Reliability
- H₂₁:** Constructs REL1 to REL5 have significant influence on Reliability
- H₃₀:** Constructs RES1 to RES6 have no influence on Responsiveness
- H₃₁:** Constructs RES1 to RES6 have significant influence on Responsiveness
- H₄₀:** Constructs ASS1 to ASS4 have no influence on Assurance
- H₄₁:** Constructs ASS1 to ASS4 have significant influence on Assurance
- H₅₀:** Constructs EMP1 to EMP4 has no influence on Empathy
- H₅₁:** Constructs EMP1 to EMP4 have significant influence on Empathy

5.1 Model fit Indices for CFA – Service quality

| | χ^2 | DF | P | Normed χ^2 | GFI | AGFI | NFI | TLI | CFI | RMR | RMSEA |
|------------------------|----------|----|------|-----------------|------|------|------|------|------|------|-------|
| Service quality | 4.578 | 2 | .101 | 2.289 | .996 | .969 | .998 | .995 | .999 | .068 | .054 |

Table 5.1

All the attributes loaded significantly on the latent constructs. The value of the fit indices indicates a reasonable fit of the measurement model with data. In table 14 we present the regression coefficients

5.2 The regression Coefficients –Service quality

| Path | Regression coefficients | Critical Ratio (CR) | P | Variance explained (%) | Average variance extracted | Composite reliability | Discriminant validity |
|--------------------|-------------------------|---------------------|--------|------------------------|----------------------------|-----------------------|-----------------------|
| TAN1 → Tangibility | 0.828 | 24.985 | <0.001 | 68.6 | 0.767 | 0.898 | 0.876 |



| | | | | | | | |
|-----------------------|-------|--------|--------|------|-------|-------|-------|
| TAN2 → Tangibility | 0.821 | 24.523 | <0.001 | 67.4 | | | |
| TAN3 → Tangibility | 0.893 | 30.372 | <0.001 | 79.7 | | | |
| TAN4 → Tangibility | 0.923 | 34.016 | <0.001 | 85.2 | | | |
| TAN5 → Tangibility | 0.908 | 32.052 | <0.001 | 82.4 | | | |
| REL1 → Reliability | 0.878 | 28.901 | <0.001 | 77.1 | 0.521 | 0.789 | 0.722 |
| REL2 → Reliability | 0.757 | 20.913 | <0.001 | 57.3 | | | |
| REL3 → Reliability | 0.554 | 13.196 | <0.001 | 30.7 | | | |
| REL4 → Reliability | 0.609 | 14.955 | <0.001 | 37.1 | | | |
| REL5 → Reliability | 0.764 | 21.264 | <0.001 | 58.4 | | | |
| RES1 → Responsiveness | 0.756 | 20.864 | <0.001 | 57.2 | 0.567 | 0.863 | 0.753 |
| RES2 → Responsiveness | 0.620 | 15.328 | <0.001 | 38.4 | | | |
| RES3 → Responsiveness | 0.717 | 19.059 | <0.001 | 51.4 | | | |
| RES4 → Responsiveness | 0.755 | 20.814 | <0.001 | 57.0 | | | |
| RES5 → Responsiveness | 0.859 | 27.263 | <0.001 | 73.8 | | | |
| RES6 → Responsiveness | 0.791 | 22.709 | <0.001 | 62.6 | | | |
| ASS1 → Assurance | 0.813 | 24.014 | <0.001 | 66.1 | 0.734 | 0.793 | 0.856 |
| ASS2 → Assurance | 0.923 | 34.016 | <0.001 | 85.2 | | | |
| ASS3 → Assurance | 0.838 | 25.676 | <0.001 | 70.2 | | | |
| ASS4 → Assurance | 0.848 | 26.407 | <0.001 | 71.9 | | | |
| EMP1 → Empathy | 0.915 | 32.927 | <0.001 | 83.7 | 0.729 | 0.79 | 0.854 |
| EMP2 → Empathy | 0.929 | 34.907 | <0.001 | 86.3 | | | |
| EMP3 → Empathy | 0.726 | 19.456 | <0.001 | 52.7 | | | |
| EMP4 → Empathy | 0.831 | 25.188 | <0.001 | 69.1 | | | |

Table 5.2

The table shows that all the constructs have regression coefficient values of more than 0.4. Hence all these constructs have a significant influence on their dependent variables.

In other words, we reject the hypothesis H10: to H50: and conclude that the construct significantly influences endogenous variables. That is, the construct has passed the construct validity.

H1 ECRM services has a positive influence on customer loyalty

SEM is used to evaluate mathematical relationship between ECRM services and customer loyalty and the results are exhibited in Tables 15 and 16.

Model fit Indices for CFA -ECRM services-Customer loyalty

| | χ^2 | DF | P | Normed χ^2 | GFI | AGFI | NFI | TLI | CFI | RMR | RMSEA |
|---------------------------------------|----------|----|------|-----------------|------|------|------|------|------|------|-------|
| ECRM services-Customer loyalty | 186.790 | 44 | .000 | 4.425 | .931 | .921 | .987 | .960 | .990 | .069 | .036 |

Table 5.3

All the attributes loaded significantly on the latent constructs. The value of the fit indices indicates a reasonable fit of the measurement model with data. In Table 18 we present the regression coefficients.

The regression Coefficients

| Path | Regression coefficients | Critical Ratio (CR) | P | Variance explained (%) |
|----------------------------------|-------------------------|---------------------|--------|------------------------|
| ECRM services → Customer loyalty | 0.636 | 15.887 | <0.001 | 40.4 |
| ECRM1 → ECRM services | 0.922 | 33.874 | <0.001 | 85.0 |
| ECRM2 → ECRM services | 0.891 | 30.165 | <0.001 | 79.4 |
| ECRM3 → ECRM services | 0.778 | 21.994 | <0.001 | 60.5 |
| ECRM4 → ECRM services | 0.712 | 18.843 | <0.001 | 50.7 |
| ECRM5 → ECRM services | 0.950 | 38.728 | <0.001 | 90.3 |
| ECRM6 → ECRM services | 0.744 | 20.284 | <0.001 | 55.4 |
| ECRM7 → ECRM services | 0.849 | 26.482 | <0.001 | 72.1 |
| ECRM8 → ECRM services | 0.913 | 32.670 | <0.001 | 83.4 |
| ECRM9 → ECRM services | 0.857 | 27.103 | <0.001 | 73.4 |
| ECRM10 → ECRM services | 0.780 | 22.102 | <0.001 | 60.8 |
| Convenience → Customer loyalty | 0.579 | 13.974 | <0.001 | 33.5 |
| Access → Customer loyalty | 0.739 | 20.049 | <0.001 | 54.6 |
| Security → Customer loyalty | 0.786 | 22.429 | <0.001 | 61.8 |
| Relationship → Customer loyalty | 0.534 | 12.595 | <0.001 | 28.5 |
| Satisfaction → Customer loyalty | 0.645 | 16.210 | <0.001 | 41.6 |
| Ability → Customer loyalty | 0.835 | 25.464 | <0.001 | 69.7 |

Table 5.4

H2 Service quality has a positive influence on customer loyalty

SEM is used to evaluate mathematical relationship between Service quality and customer loyalty and the results are exhibited in Tables

Model fit Indices for CFA –Service quality-Customer loyalty

| | χ^2 | DF | P | Normed χ^2 | GFI | AGFI | NFI | TLI | CFI | RMR | RMSEA |
|---|----------|----|------|-----------------|------|------|------|------|------|------|-------|
| Service quality-Customer loyalty | 112.706 | 35 | .000 | 3.220 | .960 | .958 | .905 | .997 | .907 | .078 | .037 |

Table 5.5

All the attributes loaded significantly on the latent constructs. The value of the fit indices indicates a reasonable fit of the measurement model with data. In Table 24 we present the regression coefficients.

The regression Coefficients

| Path | Regression coefficients | Critical Ratio (CR) | P | Variance explained (%) |
|------------------------------------|-------------------------|---------------------|--------|------------------------|
| Service quality → Customer loyalty | 0.900 | 31.126 | <0.001 | 81.0 |
| Tangibility → Service quality | 0.496 | 11.501 | <0.001 | 24.6 |
| Reliability → Service quality | 0.607 | 14.888 | <0.001 | 36.8 |
| Responsiveness → Service quality | 0.557 | 13.287 | <0.001 | 31.0 |
| Assurance → Service quality | 0.806 | 23.584 | <0.001 | 65.0 |
| Empathy → Service quality | 0.722 | 19.278 | <0.001 | 52.1 |
| Convenience → Customer loyalty | 0.832 | 25.257 | <0.001 | 69.2 |
| Access → Customer loyalty | 0.932 | 35.380 | <0.001 | 86.9 |
| Security → Customer loyalty | 0.971 | 44.600 | <0.001 | 94.3 |
| Relationship → Customer loyalty | 0.954 | 39.631 | <0.001 | 91.0 |
| Satisfaction → Customer loyalty | 0.678 | 17.451 | <0.001 | 46.0 |
| Ability → Customer loyalty | 0.784 | 22.319 | <0.001 | 61.5 |

Table 5.6

6. Discussion and conclusion

The study reveals that commercial banks in Kerala implements electronic customer relationship management. As per the hypothesis tested; ECRM services is not influenced by the location, of the customer and gender but it is influenced by the education level, income and duration of services with the bank. Because of this, the bank's website is user-friendly, beautiful, and loads pages rapidly, all of which are important to the bank's clientele. The website makes it easy for consumers to get any information they may want regarding the bank's services, and the Bank regularly updates it to ensure customers' privacy and security. Customers are prompted to interact with their banks digitally because of the low cost of getting the electronic service and the convenience with which they may access the financial and banking information that they need. As per the table Customer loyalty = 0.636 ECRM services When ECRM services increase by one unit, Customer loyalty increases by 0.636 units and Customer loyalty = 0.900 Service quality. When Service quality increase by one unit, Customer loyalty increases by 0.900 units

The quality of e-services is statistically significantly affected by e-customer relationship management (site layout, site search, privacy, and delivery time). Customers are more likely to stay with a bank and use the e-service if the website is well-designed in terms of ease of use, aesthetic appeal, user-friendliness of the colour scheme and layout, accessibility of the information it provides, and speed with which it is delivered. As a result, this aids in the completion and improvement of the electronic service. Users' satisfaction with free services stems from their ease of use. Hence it can be concluded that The Electronic customer relationship management can be used as a strategy 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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