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CUSTOMER RELATIONSHIP MANAGEMENT PRACTICES IN COMMERCIAL BANKS IN KERALA: A CUSTOMER PERSPECTIVE

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ABSTRACT

Customer Relationship Management (CRM) has emerged as a strategic necessity in the banking sector due to increasing competition, digital transformation, and changing customer expectations. The present study examines the CRM practices adopted by commercial banks in Kerala from the customer perspective. The study specifically evaluates the major CRM enabling constructs such as Communication, Conflict Management, Relationship Investment, Service Quality, Security, Preferential Treatment, and Corporate Image. The research is descriptive and analytical in nature and is based on primary data collected from 1200 customers of selected public sector, private sector, and new-generation banks operating in Kerala. Statistical tools such as One Sample t-test, Independent Sample t-test, ANOVA, and Tukey's Post Hoc analysis were employed for analysis. The findings reveal that customers generally perceive CRM practices of commercial banks in Kerala at a higher-than-average level. Among the CRM dimensions, Security and Corporate Image received the highest customer ratings, indicating the growing importance of trust and institutional reputation in the banking sector. Significant differences were observed in customer perceptions based on gender, type of banks, domicile, annual income, type of account, and period of experience with the bank. Private sector and new-generation banks were found to perform better in communication, service quality, and relationship management practices compared to public sector banks. The study highlights the need for customized CRM strategies based on socio-demographic characteristics of customers. The findings provide practical insights for banking institutions to strengthen customer relationships, improve customer satisfaction, and achieve sustainable competitive advantage.

KEYWORDS: Customer Relationship Management, Banking Sector, CRM Practices, Customer Perspective, Commercial Banks, Kerala, Service Quality, Customer Satisfaction.

INTRODUCTION

Customer Relationship Management (CRM) has become one of the most significant strategic tools for organizations operating in highly competitive service industries. In the banking sector, where customer interaction and long-term relationships determine organizational success, CRM plays a

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critical role in customer acquisition, customer retention, and customer satisfaction. Banks today operate in a rapidly changing environment characterized by technological innovation, digital banking services, intense competition, and increasing customer awareness. Under such circumstances, effective CRM practices are essential for sustaining customer loyalty and organizational profitability. CRM is generally understood as a strategic process that integrates people, technology, and business processes to understand customer needs and establish long-term customer relationships. According to Buttle (2009), CRM refers to the core business strategy that integrates internal processes and functions with external networks to create and deliver value to targeted customers at a profit. Similarly, Kotler and Keller (2011) define CRM as the process of managing detailed information about individual customers and carefully managing all customer touch points to maximize customer loyalty.

The banking sector in India has witnessed remarkable changes during the last two decades due to liberalization, globalization, privatization, and digitalization. Customers today demand efficient, secure, personalized, and technology-enabled banking services. Consequently, banks have increasingly shifted from product-oriented approaches to customer-oriented approaches. CRM has therefore become indispensable in ensuring customer satisfaction and maintaining competitive advantage.

In Kerala, the banking sector occupies a prominent position in the economic and financial development of the state. The presence of public sector banks, private sector banks, and new-generation banks has intensified competition in the banking industry. Customers now possess multiple banking options and expect high-quality service delivery along with personalized banking experiences. Hence, examining the CRM practices adopted by commercial banks from the customer perspective becomes highly relevant.

The present study focuses on evaluating the CRM practices adopted by commercial banks in Kerala. The study examines seven major CRM enabling factors, namely Communication, Conflict Management, Relationship Investment, Service Quality, Security, Preferential Treatment, and Corporate Image. Understanding customer perceptions regarding these dimensions can help banks improve their customer relationship strategies and achieve sustainable growth.

2. REVIEW OF LITERATURE

CRM has attracted substantial attention from researchers and practitioners across the world. Several studies have highlighted the importance of CRM practices in improving customer satisfaction, loyalty, and organizational performance.

Anderson and Weitz (1989) emphasized that effective communication strengthens relationships between organizations and customers. Communication helps organizations understand customer expectations and reduces uncertainty in service delivery.

Kristof De Wulf et al. (2001) observed that relationship investment positively influences customer commitment and loyalty. The study pointed out that customers are more likely to maintain relationships with organizations that invest in personalized services and relationship-building initiatives.

Rootman (2006) found that service quality significantly influences customer satisfaction and customer retention in the banking industry. Banks that provide reliable, responsive, and customer-centric services are more likely to achieve long-term customer relationships.

Gwinner and Bitner (1998) highlighted the importance of preferential treatment in customer relationship management. Customers often perceive special attention, customized services, and personalized communication as indicators of organizational commitment.

Zineldin (2005) argued that CRM practices contribute significantly to customer trust and relationship quality. Trust emerges as a crucial component in banking relationships because customers entrust their financial resources and confidential information to banks.

Recent studies on digital banking and CRM indicate that security has become one of the most important dimensions influencing customer perceptions. Salisbery and Pearson (2015) observed that secure banking transactions and data protection measures strengthen customer confidence in banks.
Research in the Indian banking context also confirms the growing significance of CRM. Several studies have reported that effective CRM practices improve customer satisfaction, customer loyalty, and organizational performance. However, studies specifically examining CRM practices in commercial banks in Kerala remain limited. The present study addresses this research gap by analyzing CRM practices from the customer perspective.

3. STATEMENT OF THE PROBLEM

The banking industry in Kerala has become increasingly competitive due to the expansion of banking services, technological developments, and changing customer expectations. Banks invest heavily in CRM initiatives to improve customer relationships and organizational performance. However, there exists uncertainty regarding whether these CRM practices effectively meet customer expectations.

Customers today expect efficient communication, prompt conflict resolution, secure transactions, personalized services, and high-quality service delivery. If banks fail to meet these expectations, customers may shift to competing banks. Therefore, understanding customer perceptions regarding CRM practices becomes essential.

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Despite the growing importance of CRM in banking, there is limited empirical evidence regarding the effectiveness of CRM practices adopted by commercial banks in Kerala. The present study attempts to bridge this gap by examining customer perceptions regarding CRM practices and identifying the factors influencing these perceptions.

4. OBJECTIVES OF THE STUDY

The major objective of the study is:
To examine the CRM practices adopted by Commercial Banks in Kerala from the customer perspective.

The study specifically evaluates the following CRM enabling constructs:

- Communication
- Conflict Management
- Relationship Investment
- Service Quality
- Security
- Preferential Treatment
- Corporate Image

The study also examines variations in customer perceptions based on socio-demographic factors such as gender, type of banks, domicile, annual income, type of account, and period of experience with the bank.

5. HYPOTHESES OF THE STUDY

The following hypotheses were formulated for the study:
H01: CRM Practices of Commercial Banks in Kerala are at equal to the average level.
H02: There is no significant difference in the customer's perception of CRM practices of Commercial Banks in Kerala with respect to their socio-demographic profile.

6. RESEARCH METHODOLOGY

6.1 Research Design

The study adopted a descriptive and analytical research design. Descriptive research was employed to understand customer perceptions regarding CRM practices, while analytical techniques were used to examine relationships and differences among variables.

6.2 Data Collection

The study utilized both primary and secondary data.

Primary Data

Primary data were collected from customers of selected commercial banks in Kerala through a structured questionnaire based on a five-point Likert scale ranging from strongly disagree to strongly agree.

Secondary Data

Secondary data were collected from books, journals, research articles, annual reports, banking reports, and published literature relating to CRM practices.

6.3 Sample Design

The study covered customers from public sector banks, private sector banks, and new-generation banks operating in Kerala. The selected banks included:

Public Sector Banks
- State Bank of India
- Canara Bank

Private Sector Banks
- Federal Bank
- South Indian Bank

New-Generation Banks
- HDFC Bank
- ICICI Bank

A total of 1200 customers were selected using a structured sampling procedure.

6.4 Variables of the Study

Independent Variables (CRM Practices)
- Communication
- Conflict Management
- Relationship Investment
- Service Quality
- Security
- Preferential Treatment
- Corporate Image

6.5 Statistical Tools Used

The following statistical tools were employed for data analysis:

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- Percentage Analysis
- One Sample t-test
- Independent Sample t-test
- Analysis of Variance (ANOVA)
- Tukey's Post Hoc Test

7. ANALYSIS AND INTERPRETATION

7.1 Overall Perception of CRM Practices

Table 5.2 One sample t test' for the CRM Practices of Commercial Banks in Kerala.

SI. No.	CRM Practices	Mean	SD	T Value	p- value	Rank based on mean
1	Communication	3.85	0.738	3.85	<0.001**	V
2	Conflict Management	3.79	0.973	3.79	<0.001**	VI
3	Relationship Investment	3.75	0.772	3.75	<0.001**	VII
4	Service Quality	3.92	0.844	3.90	<0.001**	III
5	Security	4.11	0.905	4.11	<0.001**	I
6	Preferential Treatment	3.90	0.891	3.90	<0.001**	IV
7	Corporate Image	4.10	0.743	4.10	<0.001**	II

Source: Primary data
Note: ** denotes significant at 1% level

The study examined customer perceptions regarding CRM practices adopted by commercial banks in Kerala. One Sample t-test analysis revealed that customers generally perceived CRM practices at a level significantly higher than average. This indicates that banks in Kerala have implemented CRM initiatives effectively to a considerable extent.

Among the various CRM dimensions, Security emerged as the most highly rated factor. Customers expressed strong confidence regarding transaction safety, data protection, and the reliability of banking systems. In the contemporary banking environment, security has become a major determinant of customer trust and confidence, especially in the context of online and mobile banking.

Corporate Image was another highly rated dimension. Customers perceived reputed banks as trustworthy institutions with strong social reputation, ethical practices, and customer-friendly policies. Corporate image significantly influences customer confidence and long-term relationship

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development. Service Quality also received favorable responses from customers. Factors such as prompt service delivery, employee responsiveness, reliability, and accessibility contributed positively to customer perceptions.

The dimensions of Communication and Relationship Investment were also rated positively, indicating that banks maintain effective interaction with customers and invest in long-term customer relationships.

Preferential Treatment and Conflict Management, although positively perceived, received comparatively lower scores than other dimensions. This suggests the need for banks to strengthen personalized customer care and improve grievance redressal mechanisms.

7.2 Gender-wise Analysis of CRM Practices T test across Gender

H$_{.02A}$: There is no significant difference in the perception on CRM Practices between Male and Female customers.

Table 5.3 T test for significant difference in the perception of customers between Gender of Customers of Commercial Banks in Kerala.

CRM Practices of Commercial Banks in Kerala	Male Mean	Male SD	Female Mean	Female SD	T value	p-value
Communication	3.90	0.75	3.77	0.70	3.184	<0.001**
Conflict Management	3.86	1.03	3.71	0.88	2.730	0.006**
Relationship Investment	3.74	0.72	3.75	0.83	-0.201	0.841NS
Service Quality	3.95	0.91	3.83	0.73	2.448	0.015*
Security	4.15	1.04	4.07	0.67	1.541	0.123NS
Preferential Treatment	4.01	0.99	3.76	0.71	4.760	<0.001**
Corporate Image	4.09	0.80	4.12	0.67	-0.729	0.456NS

Source: Primary data.
Note: ** significant at 1% level; * significant at 5% level; NS – not significant.

The study analyzed differences in customer perceptions based on gender. Independent Sample t-test analysis indicated significant differences between male and female customers regarding certain CRM dimensions.

Female customers were found to place greater importance on security, service quality, and relationship-oriented banking services. Male customers, on the other hand, emphasized efficiency and technological convenience.

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The findings suggest that banks should adopt gender-sensitive CRM strategies to cater to the varying expectations of customers. Personalized communication and customer engagement strategies can help improve customer satisfaction across demographic groups.

7.3 Analysis Based on Type of Banks

H_{02B}: There is no significant difference in the Customer's Perception of CRM Practices with respect to Types of the Banks.

Table 5.4 ANOVA for significant difference in the Customer's Perception of CRM Practices with respect to Types of the Banks.

CRM Practices Sector	Public Sector Private Mean (SD)	Private Sector Banks Mean (SD)	New Generation Banks Mean (SD)	F value	p-value
Communication	3.69 (0.699)	4.04 (0.674)	3.85 (0.801)	23.63	0.000**
Conflict Management	3.61 (0.826)	3.85 (0.608)	3.96 (1.330)	14.41	0.000**
Relationship Investment	3.62 (0.703)	3.87 (0.867)	3.79 (0.728)	11.82	0.000**
Service Quality	3.77 (0.806)	4.04 (0.883)	3.93 (0.827)	11.17	0.000**
Security	4.00 (0.622)	4.12 (0.739)	4.24 (1.25)	7.03	0.001**
Preferential Treatment	3.85 (1.05)	4.02 (0.838)	3.85 (0.692)	4.77	0.009**
Corporate Image	4.05 (0.735)	4.21 (0.651)	4.07 (0.826)	5.29	0.005**

Source: Primary data

Note: 1. ** denotes significant at 1% level.2. *Denotes significant at 5% level 3. NS denotes non-significant.

ANOVA results revealed significant differences in customer perceptions across public sector banks, private sector banks, and new-generation banks.

Private sector and new-generation banks outperformed public sector banks in several CRM dimensions, particularly:

- Communication
- Service Quality
- Relationship Investment
- Corporate Image

Customers perceived private and new-generation banks as more customer-centric, technologically advanced, and responsive. Faster service delivery, efficient grievance handling, and personalized customer attention contributed to higher customer satisfaction levels.

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Public sector banks, despite their strong reputation and extensive branch network, were perceived as comparatively less efficient in communication and personalized relationship management.

The findings indicate that public sector banks need to modernize customer interaction systems and strengthen customer engagement initiatives.

7.4 Domicile-wise Analysis

H_{02C}: There is no Significant Difference in the Customer's Perception of CRM Practices in Commercial Banks in Kerala Based on their Domicile.

Table 5.5 ANOVA for Significant Difference in the Customer's Perception of CRM Practices of based on their Domicile.

CRM Practices	Rural Mean (SD)	Semi-Urban Mean (SD)	Urban Mean (SD)	F value	p- value
Communication	3.81 (0.67)	3.97 (0.76)	3.71 (0.70)	16.772	<0.001**
Conflict Management	3.80 (0.56)	3.87 (0.93)	3.70 (1.11)	3.629	0.027*
Relationship Investment	3.95 (0.82)	3.76 (0.65)	3.66 (0.86)	9.120	<0.001**
Service Quality	3.81 (0.66)	4.01 (0.89)	3.80 (0.82)	9.378	<0.001**
Security	4.01 (0.64)	4.18 (0.69)	4.08 (1.16)	1.896	0.057^{NS}
Preferential Treatment	3.83 (0.68)	4.03 (0.94)	3.78 (0.87)	10.307	<0.001**
Corporate Image	4.17 (0.94)	4.14 (0.76)	4.03 (0.61)	4.025	<0.001**

Source: Primary data

Note: 1. ** denotes significant at 1% level.2. *denotes significant at 5% level NS denotes non-significant.

The study examined differences in customer perceptions based on domicile (urban and rural customers). ANOVA analysis indicated significant variations in CRM perceptions.

Urban customers generally reported higher expectations regarding digital banking services, communication efficiency, and technological convenience. Rural customers placed greater emphasis on interpersonal relationships, trust, and branch accessibility.

Banks operating in Kerala should therefore adopt differentiated CRM strategies based on geographical customer segments.

7.5 Annual Income-wise Analysis

Customer perceptions regarding CRM practices varied significantly based on annual income.

7.6 Analysis Based on Type of Account

H02E: There is no Significant Difference in the Customer's Perception of CRM Practices of Commercial Banks in Kerala based on Type of Account of the Customers.

Table 5.10 ANOVA for significant difference in the Customer's Perception of CRM Practices of Commercial Banks in Kerala based on Type of Account of the customers.

CRM Practices	FD Mean (SD)	CD Mean (SD)	SD Mean (SD)	RD Mean (SD)	F value	p-value
Communication	3.55 (0.606)	4.01 (0.979)	3.92 (0.674)	3.74 (0.517)	8.292	0.000**
Conflict Management	3.68 (0.678)	3.92 (1.14)	3.88 (1.07)	3.41 (0.891)	4.124	0.000**
Relationship Investment	3.63 (0.604)	3.82 (0.835)	3.77 (0.728)	3.29 (1.17)	3.850	0.001**
Service Quality	3.70 (0.577)	4.05 (1.04)	3.97 (0.854)	3.25 (1.03)	7.525	0.000**
Security	3.82 (0.390)	4.23 (1.36)	4.17 (0.852)	4.05 (1.75)	3.408	0.002**
Preferential Treatment	3.54 (0.656)	4.20 (1.41)	3.90 (0.676)	3.89 (0.716)	5.758	0.000**
Corporate Image	3.95 (0.626)	4.17 (0.619)	4.17 (0.788)	3.93 (0.866)	3.107	0.051NS

Source: Primary data.

Note: ** denotes significant at 1% level, * denotes significant at 5% level, NS denotes non-significant, Brackets denote SD.

The study found significant differences in customer perceptions based on the type of account maintained by customers.

Customers with premium and business accounts demonstrated higher expectations regarding service quality, relationship investment, and preferential treatment compared to savings account holders.

Banks should therefore provide differentiated CRM approaches based on customer categories and account profiles.

7.7 Analysis Based on Period of Experience with the Bank

H_{02F}: There is no significant difference in the Customer's Perception of CRM Practices of Commercial Banks in Kerala Based on their Period of Experience.

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Table 5.11 ANOVA for significant difference in the Customer's Perception of CRM Practices of Commercial Banks in Kerala Based on their period of Experience.

CRM Practices	0-3 Yrs Mean (SD)	3-6 yrs Mean (SD)	6-9 yrs Mean (SD)	9-12 yrs Mean (SD)	Above 12 yrs Mean (SD)	F Value	p-value
Communication	3.88 (0.707)	3.74 (0.781)	3.93 (.657)	3.68 (0.813)	3.95 (0.746)	5.096	0.000**
Conflict Management	3.80 (0.811)	3.64 (1.07)	3.95 (.919)	3.57 (0.682)	3.95 (1.21)	6.637	0.000**
Relationship nvestment	3.75 (0.832)	3.67 (0.631)	3.88 (.836)	3.71 (0.840)	3.72 (.703)	2.782	0.026*
ervice Quality	3.94 (1.02)	3.82 (0.649)	4.04 (.766)	3.75 (0.877)	3.86 (0.807)	3.719	0.005**
ecurity	4.09 (0.881)	4.13 (1.01)	4.11 (.571)	4.25 (1.44)	4.34 (0.844)	1.001	0 .406^{NS}
referential Treatment	3.83 (0.905)	3.86 (0.693)	4.08 (1.14)	3.90 (0.645)	3.87 (1.19)	3.450	0 .008**
Corporate mage	4.14 (0.935)	4.01 (0.787)	4.16 (0.577)	4.12 (0.516)	4.08 (0.583)	1.769	0.133^{NS}

Source: Primary data

Note: *1.* ** denotes significant at 1% level.2. * denotes significant at 5% level
3. NS denotes non-significant.

The study analyzed customer perceptions based on the duration of relationship with the bank.
Long-term customers generally demonstrated stronger perceptions regarding trust, relationship quality, and corporate image. Customers with longer banking relationships appreciated personalized services and familiarity with banking personnel.

However, experienced customers also possessed higher expectations regarding service quality and technological advancements.

The findings indicate that maintaining long-term customer relationships requires continuous improvement in CRM practices.

8. Major Findings of the Study

The major findings of the study are summarized below:

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1. Customers generally perceived CRM practices of commercial banks in Kerala at a higher-than-average level.
2. Security emerged as the most significant CRM dimension influencing customer perceptions.
3. Corporate Image and Service Quality were highly valued by customers.
4. Significant differences existed in customer perceptions based on gender, type of banks, domicile, annual income, type of account, and period of experience.
5. Private sector and new-generation banks performed better in communication, service quality, and relationship management compared to public sector banks.
6. Urban customers demonstrated higher expectations regarding technology-enabled banking services.
7. Higher-income customers expected personalized and preferential banking services.
8. Long-term customers showed stronger relationship orientation and trust toward banks.
9. Conflict management and preferential treatment require further improvement across banking institutions.
10. CRM practices significantly influence customer satisfaction and long-term customer relationships.

9. DISCUSSION OF FINDINGS

The findings of the study confirm the growing importance of CRM practices in the banking industry. In the digital era, customers expect banks to provide secure, reliable, efficient, and personalized services. The high customer rating for security reflects increasing awareness regarding cyber risks and digital banking vulnerabilities.

The superior performance of private sector and new-generation banks indicates that technological innovation and customer-centric service models contribute significantly to customer satisfaction. These banks have successfully integrated technology with customer relationship strategies.

The study also reveals that socio-demographic characteristics influence customer expectations and perceptions. Therefore, a uniform CRM strategy may not effectively satisfy diverse customer groups. Banks need to adopt segmented CRM strategies tailored to specific customer needs.

The findings are consistent with previous studies which reported that communication, service quality, trust, and relationship investment are important determinants of customer satisfaction and loyalty.

10. PRACTICAL IMPLICATIONS OF THE STUDY

The study provides several practical implications for commercial banks in Kerala.

10.1 Strengthening Security Measures

Banks should continuously improve cybersecurity systems, fraud prevention mechanisms, and customer awareness programs to enhance customer confidence.

10.2 Customer Segmentation Strategies

Banks should develop differentiated CRM strategies based on demographic and socio-economic characteristics of customers.

10.3 Improving Communication Systems

Effective communication through digital platforms, personalized interaction, and prompt response systems can strengthen customer relationships.

10.4 Enhancing Service Quality

Banks should focus on employee training, responsiveness, and customer support systems to improve service quality.

10.5 Strengthening Relationship Investment

Long-term customer engagement programs, loyalty schemes, and personalized financial services can improve customer retention.

10.6 Improving Conflict Resolution Mechanisms

Banks should establish efficient grievance redressal systems to address customer complaints quickly and effectively.

11. CONCLUSION

Customer Relationship Management has become a strategic imperative in the banking industry. The present study examined CRM practices adopted by commercial banks in Kerala from the customer perspective. The findings indicate that banks in Kerala generally maintain satisfactory CRM practices, particularly in terms of security, service quality, and corporate image.

The study also reveals significant differences in customer perceptions based on socio-demographic characteristics and types of banks. Private sector and new-generation banks were found to perform better in customer-oriented service delivery and relationship management.

The research highlights that effective CRM practices contribute significantly to customer satisfaction, trust, and long-term relationship development. In the highly competitive banking environment, banks must continuously improve their CRM strategies to meet evolving customer expectations.

The study concludes that customer-centric banking supported by strong CRM initiatives is essential for achieving sustainable competitive advantage and long-term organizational success.

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