

Abstract of D.Litt./Doctoral Dissertation

ECRM Practices adopted by Selected Public & Private Banks in Punjab¹

HARLEEN KAUR*

Abstract

In the last decade India has grown a lot in terms of consumerism and development. The main objective of this study is to find out the opinion of the customer towards the various E-CRM practices which are adopted by the Indian banks. The empirical model has been generated based upon the findings of the perception and the attitude of the bank customers towards electronic tools i.e Forums, Internet Banking, Mobile banking, ATM's and E mails. The data was collected from different regions of Punjab Majha, Doaba, Malwa. The sample size for the study is 500 customers which include both urban and rural. Hypothesis has been set for the perception which is tested through t test and Anova. Further regression analysis has been used to know the effect of the perception on the cross sell of the products of the bank. The detailed findings have been shown which can be used by the bankers and the policy makers.

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Keywords : Customer; Management; Internet; Banks; Mobile Banking; ECRM; Punjab; India

I. Introduction

CUSTOMER RELATIONSHIP MANAGEMENT (CRM) is taking on new courses through which association with the customers can be made for longer timeframe to help both association just as the shoppers. CRM is an extremely fundamental capacity of banking area. E-CRM has become an exceptionally appealing method of working together. CRM has gotten perhaps the main thing of the field-tested strategies to expand the benefits of the association. "CRM is technique that handles the powerful climate

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* Assistant Professor, Lok Jagruti University (LJKU), The Department of Management, Near Nagdev Mandir, and near Sarkhej-Sanand Circle, Off. S.G. Road, Ahmedabad, Gujarat 382210, INDIA

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creator James Barne. So in the expansion of the investigation some more boundaries can be dismantled from these to examine discernment.

V. Conclusion

The new method for electronic CRM device i.e Forum is the most well-known among the youths, so a work can be made to make it mainstream across all the age bunches as it gives impartial and important data about banks and its items that excessively liberated from cost. As it is seen in the investigation that the central activities like opening up of accounts are as yet not on the web, so strategy producers can outline a few rules so these errands should be possible on the web.

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