A Study On Customer Satisfaction Towards E-Crm Services In State Bank Of India (Special Reference To Salem District)

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ARTICLE INFO	ABSTRACT
	In today's banking world, banks are moving from a product- oriented approach to a customer- oriented approach. Banks use E- CRM procedures to manage transactions and communicate with their customers. This study aims to examine the E- CRM practices of State Bank of India in Salem district and to evaluate the satisfaction of its E- CRM buyers. Subjective exampling is used to gather details from purchasers who have used E- CRM practices of these banks. The applications are distributed to State Bank of India customers in Salem district. Responses are collected using a five- point Likert scale. This study will help the banking industry to understand how to successfully implement E- CRM practices leading to customer satisfaction.
	Keywords: E -CRM, SBI and Industry.

INTRODUCTION

Customer Relationship Management (CRM) started in the early 1970s, the business units felt that it was better to shift emphasis rather than "product emphasis". CRM arose as a result of this keen sense. Banking has developed into a technology business. In this globalized era, a bank cannot stand alone with essential banking functions. While traditional business relationships occur face- to- face, the emergence of E- CRM has transformed the face- to- face connection into an impersonal relationship. Transactions and other assisted banking facilities can take place at multiple locations. E- CRM practices and customer satisfaction in SBI banking services (focusing on Salem district) Awareness of globalization is in line with comprehensive pressures. Customer Relationship Management (CRM) is vital to the survival and growth of banks. Especially CRM is modern form, E- CRM (Electronic Customer Relationship Management), because E- CRM can more meaningfully incorporate the massive convergence of IT (Information Technology) advancements. In the ongoing era of reforms, the adoption of E- CRM in the Indian banking industry at global and national level is increasing rapidly. Despite the size, scale and margins of banks, the shift from customer relationship management to electronic- customer relationship management is happening at a rapid pace. (E- CRM is not a new concept for young Indian customers) it is a necessary requirement to retain them.

STATEMENT OF PROBLEM

Adoption of information technology also intersection from CRM to E- CRM has resulted in a creative way of be in control of banking services worldwide. E-CRM has improved business planned and pervaded all sectors of the economy, making the customer the most important component of banking. As the banking industry relies heavily on customers, an effective E- CRM is critical to a bank's success. Customers are banking services needs special compassion as compared to any other sector. Consumer satisfaction may be affected by the aforementioned importance. Long- term customer protection requires building business associations beyond profit. New customers are wooed by a personalized and quick offer. E-CRM enabled banking is a tool used by these State Bank of India branches in Salem district to improve customer experience and retain existing customers through brand loyalty. It has enabled banks to offer personalized products and high- speed services. This helped banks to neutralize competition and product differentiation. An integrated the version of CRM

with IT adaptation, E- CRM, to increase customer satisfaction. Touches on various aspects, it is considered a key factor in driving today's banking business. This study focuses on trust, service quality, loyalty, IT adoption and impact of physical branches, online security and data security on consumer satisfaction in State Bank of India Salem district.

IMPORTANCE OF STUDY

The main objective of the study is to identify the E-CRM practices on the customer satisfaction with the qualities of Trust, Service quality, Loyalty, Adoption of information technology and satisfaction with emphasis on physical branches, online and data security for selected banks in Salem. E-CRM is an important aspect of a banking business. Also, by improving customer satisfaction, E-CRM deployment aims to retain existing customers and provide value to potential consumers. The E-CRM enabled industry and inter- bank product diversity in its product offerings is extraordinary. This study increases the knowledge of E-CRM practices in Salem district. This study adds to the existing literature by studying E-CRM practices and customer satisfaction in State Bank of India, Salem district. Existing global research shows that T- enabled CRM based banking / E-CRM- enabled businesses will put an end to brick and mortar branches i.e. physical branches. This study examines the value of physical branches in Salem district, where e- CRM enabled banking is fully functional, yet IT access is high in the area. The study also emphasizes the role of physical branches and online and data security in conciliating the relationship between trust, service quality, loyalty, information technology adoption and customer satisfaction.

OBJECTIVES OF THE STUDY

1. To analyze the customer's concern for E-CRM facilities in SBI in Salem district.
2. To analyze the level of satisfaction towards E- CRM facilities.

RESEARCH METHODOLOGY

The study was based on primary data. For selected respondents necessary information was collected by providing interview schedule and easy access to data and due to time constraints the location of the study was limited to Salem district. The sample size of the study was 100. The data collected was tabulated and analyzed using percentage method, weighted mean and rank and ANOVA test.

Table-1 GENDERWISECLASSIFICATIONOFTHERESPONDENTS

SI. No	Gender	No. of Respondents	Percentage
1	Male	56	56%
2	Female	44	44%
	Total	**100**	**100**

Source: Primary data

The above table shows the gender wise classification of the respondents. It's on the table, clearly observed from that, 56% of the respondents are male and among the respondents 44% are women. It was concluded that the majority (56%) of the respondents were male

Table-2AGEGROUPOFTHERESPONDENTS

SI. No	Age(in years)	No. of Respondents	Percentage
1	Up to 18	2	2%
2	19 -25	27	27%
3	26 -32	39	39%
4	33 -39	12	12%
5	Above 40	20	20%
	Total	**100**	**100**

Source: Primary data

The above table shows the age wise classification of the respondents. This is clearly observed from the table, 39% of the respondents are in the age group of 26 to 32 years. Under 32 years 27% of respondents are in the age group of 19 to 25 years, 20% of respondents are in the age group of above 40 years of age.12% respondents are in the age group of 33 to 39 years and 2% of the respondents are in the age group of 18 years. It has been concluded that the majority (39%) of the respondents have age 26 to 32 years.

Table-3 EDUCATIONALSTATUSOFTHERESPONDENTS

SI. No	Education	No. Of Respondents	Percentage
1	Up to Plus Two	3	3%
2	U.G	28	28%
3	P.G	50	50%
4	Professional	19	19%
	Total	**100**	**100**

Source: Primary data.

The above table prognostic the educational level of the respondents. Above from the table it can be seen that 50% of the respondents have educational level of Post Graduate, education level of 28% of the respondents education level is Under Graduates, Education of Professional is 19% of the respondents. It is also assumed that the status of respondents of 3% educational level is up to Plus Two. It is observed from the table that majority (50%) of the respondents are Post Graduates.

Table-4OCCUPATIONALS OF THERESPONDENTS

SI. No	Occupation	No. Of Respondents	Percentage
1	Govt. Employee	19	19%
2	Private Employee	56	56%
3	Businessmen	20	20%
4	Retired	5	5%
5	Agriculturalist	0	0%
	Total	**100**	**100**

Source: Primary Data.

In the table mentioned above, occupation wise classification of respondents observed. From the above table it can be seen that 56% of the respondents are Private Employees, 20% of the respondents are Businessman and 19% of the respondents are Govt. Employees, It is also assumed 5% of respondents are retired and 0% respondents were farmers. Majority of the respondents (56%) are Private workers and agricultural clients are absent in this study observed from Table.

Table-5FAMILY INCOME LEVEL PER MONTH

SI. No	Income	No. Of Respondents	Percentage
1	UptoRs.20,000	28	28%
2	Rs.20,001–40,000	47	47%
3	AboveRs.40,000	25	25%
	Total	**200**	**100**

Source: Primary Data.

The table above shows the monthly income level of the respondents. It is from the table it is clearly observed from, 47% of the respondents monthly income is 20,001 to Rs.40,000, 28% of the respondents have a family monthly income is up to Rs.20,000, and 25% of respondents have household income above Rs.40,000. The above shows that most of the respondents (47 %) have monthly income between Rs.20,001 to Rs.40,000 is injected from the table.

Table-6SOURCES TOKNOW ABOUT SBI E-CRM SERVICES

SI.No	Sources	No. Of Respondents	Percentage
1	Bank office	28	28%
2	Online Ads	25	25%
3	Media	26	26%
4	Family	6	6%
5	Friends	15	15%
	Total	**100**	**100**

Source: Primary Data.

Based on the information about SBI E-CRM services in the table mentioned above classification of the respondents have been observed. From the above table, 28% of respondents came to know about SBI E- CRM services through bank office, 26% of respondents came to know about SBI E- CRM services through media, 25% of respondents came to know about SBI E- CRM services through online Ads, 15% of the respondents are known SBI E-CRM service through friends and 6% of respondents came to know about SBI E- CRM services through family. Majority of the respondents (28%) is inferred from the above table that SBI is known as E-CRM services through bank office.

Table-7PERIOD OF USAGE OF SBI E-CRM SERVICES

SI. No	Online Banking services	No. Of Respondents	Percentage
1	Lessthan1Year	22	22%
2	1Yearto2Years	47	47%
3	2Yearsto3Years	17	17%
4	Morethan3Years	14	14%
	Total	**100**	**100**

Source: Primary Data.

The above table clearly indicates the classification of the respondents based on the duration of use of ISBI E CRM services. From the above table, 47 % of the respondents are using the SBI E-CRM services in 1 year to 2 years, 22% of the respondents said that they are using SBI E- CRM services in less than 1 year, 17% of the respondents said they have been using SBI E- CRM services in 2 years to 3 years and 14% of the respondents have been using SBI E- CRM services for more than 3 years, while majority (47%) of the respondents have been using SBI E- CRM services for 1 year to 2 years inferred from the table.

Table–8FEEL ABOUT SBI E-CRM SERVICES

SI. No	E-CRM services	No. Of Respondents	Percentage
1	Vital	19	19%
2	Essential	35	35%
3	Desirable	31	31%
4	Cannot say exactly	12	12%
5	Not needed	3	3%
	Total	**100**	**100**

Source: Primary Data

From the above table, the sentiment about SBI E- CRM services is clear mentioned. From the above table, 35 % of the respondents opinion that Essential in the SBI E-CRMservices, 31% of the respondents said that Desirable in SBI E- CRM services, 19% of respondents opinion that Vital in the SBI E- CRM services, 12% of the respondents opinion that they cannot say exactly in the SBI E-CRM services and 3% of respondents do not require SBI e- CRM services. They commented that most of the respondents (35%) essential SBI E- CRM services in the concept is inferred from the above table.

Table-9ATM FACILITY USING RESPONDENTS

SI. No	ATM Facility	No. Of Respondents	Percentage
1	Depositing cash	25	25%
2	Withdrawing cash	30	30%
3	Transfer of funds	20	20%
4	Check Account Balance	25	25%
	Total	**100**	**100**

Source: Primary Data.

In the above mentioned table, it has been observed that ATM Facility use of the respondents on basis of sources of know about SBI Online Banking services. From the above table, it is inferred that 30% of the respondents are using ATM facility for withdrawing cash, 25% of the respondents are both purposes of using ATM facility for Depositing cash and Check Account Balances, and 20% of the respondents are using ATM facility for Transfer of funds. It is inferred from the above table that Majority of the respondents (30%) are using ATM facility for Withdrawing cash.

Table-10SBI E-CRM SATISFACTION LEVEL, WEIGHTED AVERAGE AND RANK

S.No	Parameters	Highly satisfied(4)	Satisfied (3)	Average (2)	Dissatisfied (1)	Highly dissatisfied (0)	Weighted average	Rank
1.	E-CRM Bank services	24	65	11	0	0		
		96	195	22	0	0	31.3	2
2.	Safety & Security	27	63	10	0	0		
		108	189	20	0	0	31.7	1
3.	Transaction Speed	30	48	21	1	0		
		120	144	42	1	0	30.7	3
4.	Convenience	22	50	25	3	0		
		88	150	50	3	0	29.1	4
5.	Add on Services	9	39	40	7	5		
		36	117	80	7	0	24.0	5
6.	Overall E-CRM activities	11	40	32	11	6		
		44	120	64	11	0	23.9	6
7.	Friendliness	11	35	37	10	7		
		44	105	74	10	0	23.3	7
8.	Software issues	10	38	31	16	5		
		40	114	62	16	0	23.2	8
9.	Bank charges	3	39	33	20	5		
		12	117	66	20	0	21.5	9.5
10.	Grievance handling method	5	40	30	15	10		
		20	120	60	15	0	21.5	9.5

Source: Primary Data.

In the above mentioned table, it has been observed that, the SBI E-CRM satisfaction levels was the best in Safety and Security is 1st rank, E-CRM Bank Services is 2nd rank, Transaction speed is the 3rd rank, Convenience is the 4th rank, Add on Services is the 5th rank, Overall E-CRM activities is the 6th rank, Friendliness is the 7th rank, Software issues is the 8th rank, and both Bank charges and Grievance handling method are the 9.5th rank.

Table-11EDUCATIONANDATMFACILITY ANOVA

Sources of Variance	Sum of Squares	Degrees of freedom	Mean Squares	F-calculated Value	F–Table Value
Between variable(r)	12.5	4-1=3	4.166	0.3826	3.8626
Between variable(c)	288.5	4−1=3	96.166		
Error	98	15−6=9	10.888	8.8322	3.8626
		16−1=15			

Hypothesis:
H_1: There is significant relationship between the Education and ATM Facility.

Table value for F (3,9) at 5% significance = 3.8626. Calculated value of F is less than the table value. Therefore, the alternative hypothesis is rejected, and there is no significant difference between education and ATM facility. For F (3,9) Table value 5% significance = 3.8526. The calculated value of F is greater than the tabulated value. Therefore, the alternative hypothesis is accepted. There is a significant difference between education and ATM facility.

Recommendations
1. Provide proper training to customers to use SBI ECRM services
2 Build customer confidence in the security of their accounts
 3. Customers should be encouraged to make more use of SBI E CRM facilities.

Conclusion

E- CRM services are very useful for both customers and banks. E- CRM is important for all commercial banks to adopt in their countries and customers to increase productivity, efficiency, service quality of banks and expansion of banks globally. This study found that the younger generation is more likely to use SBI ECRM services than the older generation due to new innovations in IT and their adoption level in E- CRM services is high. Risk is one of the factors that a customer needs to consider when opening an E- CRM. Respondents use ATM, Online Banking, Mobile Banking, and SMS Banking for their financial transactions

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