



Customer satisfaction towards CRM practices in State Bank of India with reference to Sivakasi town, Tamil Nadu, India

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Abstract

CRM is one of the significant strategies that can be employed by organization to develop competitive lead. Customer service management is a key component of business today. The rationale of this study was to examine the various facets of customer relationship management practices adopted by State Bank of India in Sivakasi. The research aim in this study has consist of investigative research whereby diverse aspects with regards to CRM in the State bank of India have been exposed from existing studies and tested on a sample of customers selection through convenient sampling technique. This study examined demographic profile of customers, opinion of customer's satisfaction. This study utilized 100 samples in SBI customers in Sivakasi. The data for the study have been collected during interview schedule. The statistical tools like simple percentage, chi-square and Kruskal Wallis test was used in this study. This study revealed that the customer relationship management practices followed in State bank of India is satisfactory to the customers.

Keywords: Customer Relationship Management, State Bank of India, Sivakasi town, Customers, Customer Satisfaction.

Introduction

Banking sector is the moral fiber of any pecuniary and economic system. The Indian Banking system is regulated by the central bank of the nation i.e. Reserve Bank of India (RBI), which was nationalized in 1949. The RBI is the prime supervisory body for the banking zone and the central regime exercise direct and indirect central over banks through RBI to guard the depositors and to steady the banking system. General Powers have been conferred on RBI under the RBI Act 1934 and the Banking Regulation Act 1949. Today, all banks basically offer the same types of services and facilities to the customers.

The banker who wants to complete with others has top end more on the efficient services and co-ordinate relationship with has customers. The only factor that differences between one bank's services from the supplementary is the customer service rendered by the banks.

Knowing Your Customers (KYC) improved will facilitate you to serve them better and keep them devoted everlastingly. This is the foremost argument of Customer Relationship Management (CRM). However, the indulgent of the implication of CRM is still not whole and emergent. CRM can be implicit as businesses believe a business tactic, a business practice, or a hi-tech utensil. As a business perspective references acknowledged to facilitate "CRM is a relationship orientation, customer retention and superior customer value created through process

management". As a business policy "CRM is a customer-focused business strategy that aims to increase customer satisfaction and customer loyalty by offering a more responsive and customized services to each customer". CRM as a business development was defined as "a macro-level (i.e., highly aggregated) process that subsumes numerous Sub-processes, such as prospect identification and customer knowledge creation". As an expertise, "CRM is an Enabling technology for organizations to foster closer relationships with their customers".

CRM is the structure of a customer-oriented traditions by which a policy is created for acquiring, attractive the profitability of, and retaining customers, that is enabled by an it function; for achieving reciprocal payback for both the business and the customers". Therefore, for growing the sympathetic of the concept of CRM, there is a need for a wide-ranging and serious analysis for the dissimilar components and basics of CRM proposal or agenda where any CRM activity or program consists of three elements; people, processes, and technology.

The CRM banking sector is vital one. There are large numbers of public and private sector banks are there. In their SBI has more number of branches. So, that the researcher has made an attempt to how for the CRM practices follow in SBI banks in the study area.

Scope of the study: The present study attempts to examine the CRM practices on SBI banks in Sivakasi. It revealed that level

of satisfaction of customers and has developed the CRM strategies, account maintaining, mobile and online banking services and opinion about CRM on study area. CRM practices based on relationship with customer, understanding customer expectation, interacting on internet, speedy services, staff co-operation and behavior etc., in SBI banks.

Review of literature: Choi Sang Long et al¹ examined the impact of customer relationship management (CRM) elements on customer satisfaction and loyalty. CRM is one of the critical strategies that can be employed by organizations to improve competitive advantage. Four critical CRM elements are measured in this study are behavior of the employees, quality of customer services, relationship development and interaction management. The study was performed at a departmental store in Tehran, Iran. The study employed quantitative approach and base on 300 respondents. Multiple regression analysis is used to examine the relationship of the variables. The finding shows that behavior of the employees is significantly relate and contribute to customer satisfaction and loyalty.

Anbuoli Parthasarathy and Thiruvengkraj Ramasamy² study show that the influence of demographic factors on customers awareness towards CRM policies in Canara bank was examined. Analysis of variance and chi-square were executed to test whether the means of the customer's awareness differ by gender, age, education and occupation. The results indicate that there was no significant difference in means between customers awareness on CRM policies among banks based on these demographic factors. This would imply that customer's awareness on CRM policies in Canara bank was similar regardless of demographic variables.

The customer perception on customer relationship management practices adopted by the Canara bank is agreed about nine practices. In factor analysis, this research identified six key dimensions of various antecedents of CRM; they are physical service, reliability in service, openness in service, service delivery, need understanding and personal welfare. In order to assess the impact of different antecedents of customer relationship management, multiple regressions is also used. The results clearly revealed that there is a significant impact exists among the variables. E-CRM has significant attention on the maintaining relationship with the customers. It is seen that banks are applying customer oriented relationship management and attempting for the establishment of long-term relationships.

Partha Saradhy et al³, study revealed that the tenure of banking respondents has an influence on the CRM efficiency especially in public Nationalized banks are succeeding in succeeding in maintaining transparent privacy policy and ATMs provision. Comprehensive approach for develop because Customer Relationship closes contact with end customers but have lesser value to end customers. The strategic framework suggested for effective implementation of CRM importance of understanding CRM as an organization wide strategy and need for alignment

of bank's culture and processes to bring customer centricity at the core of operations.

Angamuthu⁴ present study that CRM practices in the hotel sector have significant and positive effect on their customer satisfaction whereas customer interaction management practices and upgrading capability, customer orientation strategies are most important CRM practices to attain the customer satisfaction. So, the hotel sector must improve the relationship strategies with their customers. Then, the customers are loyal and their retention assured because customer satisfaction is significantly and positively associated with customer loyalty and their retention practices in the hotel sector. As the present study was focused only to probe into the CRM practices of hotel sector with the Indian customers' satisfaction, loyalty and their retention practices, further studies can be made with foreign customer (tourists) to measure the effectiveness of relationship management adopted by the Indian hotel sector.

Balakrishnan and Krishnaveni⁵ reveal that a relevant gap exists between the customers expectation and customers perception regarding selected CRM practices in banking industry, which means that in today's competitive environment, customers expectations are reaching the heights that bankers are unable to predict. To overcome this, banks have to strive to attract and retain existing and new customers by innovating and developing differentiated products and services. Banks should interact or communicate with the customers consistently and take their feedback with regard to their problems and complaints.

Dheeraj Verma and Devendra Singh Verma⁶ concluded that Customer Relationship Management is an important aspect of retail outlets to know about customer interest, need and buying habits, like, dislike and refocus its strategy to serve him better. In this case study practices in selected organized retail outlets in Indore city are identified customer expectation fulfillment retailers and retail outlets can hold the customer relationship improve customer satisfaction. Retailers focus keeps customers record information properly maintain with help of feedback forms, Entry forms, transaction history and purchasing record accurately maintained. Analyzed retailers ways of build good relationship with customer provided coupons, membership cards, festival offers, after service and maintained customer loyalty with help of Guarantee and response cards, accepting credit /debit cards, Accepting mail orders, loyalty programs. Finding results organized retailers believe in touch with customer sending card. Identified CRM retail software using organized retail outlets, finding retailer methods used to bring back customers prefers. Then better retailer service, the more customers you will win, and retain.

Sheik Abdullah and Manohar⁷ concluded that banking business there is no physical asset changing hands. It is only the transfer of "service", which takes place with feelings come relationships. Every industry in India moves to product to customer centric approach, because customers are focal point. Higher

profitability can be achieved through long-term relationship. The banking industry is not an exceptional case. Due to poor customer loyalty and arrival of new banks, also offering new services with higher service quality render by the banks to their customer.

So retaining and maintaining of existing customer is very struggle to the bankers. For this there is higher need for the CRM in Banks. The aim of this research is to develop and validate the measurement model of CRM practices impact on customer satisfaction in banks. The selected dimensions are employed and devised from the existing empirical study conducted in financial sector. Although the findings of the present study pinpoint the validated model is statistically significant. Regarding this research work was conducted with small sample size, which is one of the limitations of this study. Huge and well clustered sample can be taken for the further enhancement and validation of this research work.

Statement of the problem: Any business firm’s success is fundamentally based upon the satisfaction of the needs of the customers. The business strategy of a company needs to be customer centric. CRM is the business strategy which puts the customer in the nucleus of business.

In modern world the customer’s need and wants have been change at various situations. So the banking industries are providing much more services and products on the basis of their needs and wants. At the same time the various CRM strategies are implementing by SBI banks. So that analyzing the various level of customer’s satisfaction on CRM practices in SBI banks in Sivakasi.

Objectives of the study: The researcher has framed the following objectives for the study: i. To Know the CRM practices followed in SBI banks Sivakasi, ii. To assess the level of satisfaction of customers regarding the CRM practices provided in SBI banks, iii. To offer findings and suitable suggestions for improving long term relationship with customers.

Hypothesis study: The following hypotheses are framed by the researcher: i. There is no association between gender and level of customer satisfaction about ATM services. ii. There is no association between Occupation and level of customer satisfaction about Internet Banking services. iii. There is no significant difference in age of the respondents and level of satisfaction of ATM services. iv. There is no significant difference in age of the respondents and level of satisfaction of Internet banking services.

Methodology

Primary data: The present study is based on both primary as well as secondary data. The primary data are those data, which

are collected from the customer of SBI banks in Sivakasi. A separate pre-tested interview schedule was constructed.

Secondary data: The secondary data are those data, which are already collected by someone else. The researcher has collected the secondary data from the records of Journals, Books and Internet.

Sampling design: The researcher is concerned with the study on the CRM in SBI banks in study area. It covers the customers of Sivakasi. Since the bank customers are infinite in number. So the researcher has selected only 100 respondents in study area to follow the convenience sampling method.

Results and discussion

Analysis of Customer Relationship Management Practices in SBI Banks.

Table-1: Gender wise classification.

Gender	No. of Respondents	Percentage (%)
Male	52	52.00
Female	48	48.00
Total	100	100.00

Table-1 clearly indicates that out of 100 respondents 58 (58.00 per cent) of the respondents are male and the remaining 42 (42.00 per cent) respondents are Female.

It is inferred that majority of the respondents 58 (58.00 percent) are male.

Table-2: Age wise classification.

Age group	No of Respondents	Percentage (%)
18-25 years	17	17.00
26-30 years	60	60.00
31-40 years	17	17.00
Above 40 years	06	06.00
Total	100	100.00

From Table-2 it is known that among 100 respondents 17 (17.00 percent) are respondents falls within the age group of 18-25 years, 60 (60.00 per cent) respondents are between the age group of 26-30 years, 17 (17.00 per cent) respondents are in the age group of 31-40 years and remaining 6 respondents are in the age group of above 40 years.

It is inferred that, majority 60 (60.00 per cent) respondents come under the age group of 26-30 years.

Table-3: Educational wise classification.

Education	No of Respondents	Percentage (%)
Higher Secondary	23	23.00
Under Graduate	40	40.00
Post Graduate	19	19.00
Diploma	18	18.00
Total	100	100.00

Table-3 clearly spells out that, among 100 respondents 23 (23.00 per cent) have studied up to higher secondary, 40 (40.00 per cent) respondents are degree holders, 19 (19.00 per cent) respondents are post graduation, and the remaining 18 (18.00 per cent) of the respondents are finished their diploma.

The study reveals the majority 40 (40.00 per cent) respondents are degree holder.

Table-4: Occupational wise classification.

Occupational status	No of Respondents	Percentage (%)
Government Employee	6	06.00
Private employee	20	20.00
Professionals	7	07.00
Businessmen	12	12.00
Student	19	19.00
House wife	12	12.00
Pensioners	9	09.00
Agriculturist/Farmer	11	11.00
Job Seeker	4	04.00
Total	100	100.00

It is observed from the above Table-4 out of 100 respondents 6 (6.00 per cent) respondents are government employee, 20 (20.00 per cent) respondents are private employee 12 (12.00 per cent) respondents' falls under the category of business, 7 (7.00 per cent) respondents are professionals, 19 (19.00 per cent) of the respondents are students, 9 (9.00 per cent) are pensioners, 11(11.00 per cent) are farmers, 4 (4.00 per cent) are job seeker and the remaining 12 (12.00 per cent) respondents are house wife.

It makes clear that the majority of the respondents 20 (20.00 per cent) are comes under the private employee category.

Table-5: Marital status.

Status	No of Respondents	Percentage (%)
Married	57	57.00
Unmarried	43	43.00
Total	100	100.00

From the above Table-5 discloses that out of 100 respondents 57 (57.00 per cent) are married and remaining 43 respondents (43.00 per cent) are unmarried.

It is clear from the study that majority 57 (57.00 per cent) respondents are married.

Table-6: Monthly Family Income wise classification.

Monthly Income	No of Respondents	Percentage (%)
Less than 10,000	17	17.00
10,001-20,000	46	46.00
20,001-30,000	24	24.00
Above 30,000	13	13.00
Total	100	100.00

Table-6 exhibits that, out of 100 respondents 17 (17.00 per cent) are earned income less than Rs.10,000, 46 (46.00 per cent) respondents are earned Rs.10,001-20,000, 24 (24.00 per cent) respondents are earned Rs 20,001 to Rs.30,000 and the remaining 13 (13.00 per cent) respondents are earned above Rs.30,000.

It is more evidence from that majority 46 (46.00 per cent) earned monthly income in Rs.10,001 to Rs.20,000.

Table-7: Type of account.

Type of account	No of Respondents	Percentage (%)
Savings a/c	58	58.00
Current a/c	18	18.00
Fixed Deposit	24	24.00
Total	100	100.00

In the above Table-7, it is know that among 100 respondents 58 (58.00 per cent) are prefer the savings a/c, 18 (18.00 per cent) respondents are current a/c and 24 (24.00 per cent) respondents are having fixed deposit.

It is inferred that, majority 58 (58.00 per cent) respondents having savings a/c.

Table-8: Technology based banking facilities.

Technology	Avail	Not Avail
Use of E-mail to clearing queries	28 (28.00%)	72 (72.00%)
ATM/Debit/Credit card services	100 (100.00%)	--
Online Banking	37 (37.00%)	63 (63.00%)
Mobile Banking	53 (53.00%)	47 (47.00%)
E-payments through app	30 (30.00%)	70 (70.00%)
Knowledge to using Electronic Fund Transfer (RTGS/NEFT/IMPS)	28 (28.00%)	72 (72.00%)
Electronic Passbook	40 (40.00%)	60 (60.00%)

The above Table-8 reveals that, out of 100 respondents 28 (28.0 per cent) are using use of email to clearing queries, 100 (100.00 per cent) of the respondents using ATM/Card services, 63 (63.00 per cent) not avail online banking, 53 per cent of the respondents are avail mobile banking, 70 respondents are not avail app facility, 72 respondents are not avail EFT, 40 respondents are only avail e-pass book.

Table-9: Promotes of new technology.

Factors	No of Respondents	Percentage (%)
Reduced Time	48	48.00
Cost effectiveness	17	17.00
Easy to Use	19	19.00
Life Up gradation	16	16.00
Total	100	100.00

From the above Table-9 it is clear cut that, 48 (48.00 per cent) respondents agrees reduction of time is the main factor to use the technology, 17 (17.00 per cent) respondents suggest cost effectiveness, 19 (19.00 per cent) respondents agrees the reason of easy to use by all type of customer and the remaining 16 (16.00 percent) also agrees life up gradation.

It spells out that, majority 48 (48.00 per cent) agrees because of technology used it is access by all type of customers.

Table-10: Promotion of card delivery.

Satisfaction level	No of Respondents	Percentage (%)
Highly satisfied	28	28.00
Satisfied	34	34.00
No opinion	21	21.00
Dissatisfied	9	09.00
Highly Dissatisfied	8	08.00
Total	100	100.00

The Table-10 display that, out of 100 respondents 28 (28.00 per cent) are highly satisfied; 34 (34.00 per cent) are satisfied; 21 (21.00 per cent) respondents are not giving any opinion regarding the promotion of card delivery; 9 (09.00 per cent) are dissatisfied and 8 (8.00 per cent) are highly dissatisfied.

It assume that majority 34 (34.00 per cent) of the respondents are satisfied with promotion of card delivery while using ATM.

Table-11: Number of transaction.

Satisfaction level	No of Respondents	Percentage (%)
Highly satisfied	15	15.00
Satisfied	24	24.00
No opinion	18	18.00
Dissatisfied	34	34.00
Highly Dissatisfied	9	5.00
Total	100	100.00

From the above Table-11, it understood that out of 100 respondents 15 (32.00 per cent) are highly satisfied; 24 (24.00 per cent) are satisfied; 18 (18.00 per cent) are giving no opinion regarding services; 34 (34.00 per cent) are dissatisfied and 5 (5.00 per cent) respondents are highly dissatisfied with the services.

It is declared that, majority 34 (34.00 per cent) are dissatisfied with the number of transaction allowed by bank by using ATM services.

Table-12: Qualities of notes.

Level of satisfaction	No of Respondents	Percentage (%)
Highly satisfied	40	40.00
Satisfied	27	27.00
No opinion	19	19.00
Dissatisfied	14	14.00
Highly Dissatisfied	0	00.00
Total	100	100.00

From the above Table-12, states that 40 (40.00 per cent) respondents are highly satisfied with the quality of notes, 27 (27.00 per cent) respondents are satisfied, 19 respondents are give no opinion and remaining respondents are dissatisfied with the quality of notes.

It is noted that, the majority 40 (40 per cent) respondents are highly satisfied with the quality of notes by using ATM.

Table-13: Conveniently Located.

Level of Satisfaction	No of Respondents	Percentage (%)
Highly satisfied	34	34.00
Satisfied	29	29.00
No opinion	10	10.00
Dissatisfied	19	19.00
Highly Dissatisfied	8	08.00
Total	100	100.00

From the above Table-13 it states that out of 100 respondents 34 (34.00 per cent) are highly satisfied 29 (29.00 per cent) respondents are satisfied, 10 (10.00 per cent) respondents are given no opinion, 19 respondents are give dissatisfied and balance 8 (8.00 per cent) respondents are highly dissatisfied with these services.

It is inferred that majority 34 (34.00 per cent) respondents accepts the ATM services are located conveniently.

From the Table-14 out of 100 respondents 58 (58.00 per cent) respondents are highly satisfied and 42 (42.00 per cent) respondents are satisfied.

It is understood that the majority 58 (58.00 per cent) respondents are satisfied with the accounting information and balance enquiry.

Table-14: Account information and balance enquiry.

Level of satisfaction	No of Respondents	Percentage (%)
Highly satisfied	58	58.00
Satisfied	42	42.00
No opinion	0	00.00
Dissatisfied	0	00.00
Highly Dissatisfied	0	00.00
Total	100	100.00

Table-15: E-Payments.

Level of satisfaction	No of Respondents	Percentage (%)
Highly satisfied	24	29.00
Satisfied	28	28.00
No opinion	29	24.00
Dissatisfied	12	12.00
Highly Dissatisfied	7	07.00
Total	100	100.00

From the above Table-15 it is clearly understood that 24 (24.00 per cent) respondents are highly satisfied 28 (28.00 per cent) respondents are satisfied, 29 (29.00 per cent) respondents give no opinion, 12 respondents are dissatisfied regard this e-payment and 7 (07.00 per cent) respondents are highly dissatisfied with the E- payments.

It is inferred that majority 29 (29.00 per cent) respondents are no opinion with the promoters of E-payments systems provided by SBI bank.

Table-16: Account to account transfer.

Level of satisfaction	No of Respondents	Percentage (%)
Highly satisfied	14	14.00
Satisfied	19	19.00
No opinion	58	58.00
Dissatisfied	9	09.00
Highly Dissatisfied	0	00.00
Total	100	100.00

From the above table 16, out of 100 respondents 14 (14.00 per cent) respondents are highly satisfied, 19 (19.00 per cent) respondents are satisfied, 58 (58.00 per cent) respondents give no opinion, 9 (9.00 per cent) respondents dissatisfied.

It is noted that, majority 58 (58.00 per cent) respondents are no opined with fund transfer by using Internet banking.

Table17: Reward point star.

Level of satisfaction	No of Respondents	Percentage (%)
Highly satisfied	16	16.00
Satisfied	23	23.00
No opinion	43	43.00
Dissatisfied	11	11.00
Highly Dissatisfied	7	07.00
Total	100	100.00

The above Table-17 clearly spells out that 16 (16.00 per cent) respondents are highly satisfied 23 (23.00 per cent) respondents are satisfied 43 (43.00 per cent) respondents are no opinion, 11 respondents are dissatisfied and 7 (07.00 per cent) respondents are highly dissatisfied with the reward point star given by bank.

It is declared that, majority 43 (43.00 per cent) of the respondents are no opined with reward point star issued by bank while using mobile banking services.

Table-18: SMS alerts regarding services.

Level of satisfaction	No of Respondents	Percentage (%)
Highly satisfied	40	40.00
Satisfied	60	60.00
No opinion	0	00.00
Dissatisfied	0	00.00
Highly Dissatisfied	0	00.00
Total	100	100.00

From the above Table-18, it clearly understood that, 40 (40.00 per cent) of the respondents are highly satisfied and 60 (60.00 per cent) respondents satisfied.

It is noted that majority 60 (60.00 per cent) respondents are satisfied with SMS alert regarding services for using mobile banking users.

Table-19: Transaction status.

Level of satisfaction	No of Respondents	Percentage (%)
Highly satisfied	29	29.00
Satisfied	32	32.00
No opinion	17	17.00
Dissatisfied	22	22.00
Highly Dissatisfied	0	00.00
Total	100	100.00

The Table-19 reveals that out of 30 respondents 29 (29.00 per cent) respondents are highly satisfied with transaction issued by banks, 32 (32.00 per cent) respondents satisfied, 17 (17.00 per cent) respondents give no opinion, 22 (22.00 per cent) respondents dissatisfied.

It is stated that, majority 32 (32.00 per cent) respondents are satisfied with the transactions status issued by SBI banks.

Gender and Level of Customer Satisfaction regarding ATM services – Application of Chi-Square Test: H 1: There is no association between gender and level of customer satisfaction about ATM services.

Table-20: Gender and ATM services – Chi-square Test

Opinion of ATM Services		Gender		Total
		Male	Female	
Dissatisfied	Count	2	2	4
	Expected Count	2.1	1.9	4.0
Neutral	Count	3	3	6
	Expected Count	3.1	2.9	6.0
Satisfied	Count	32	23	55
	Expected Count	28.6	26.4	55.0
Highly Satisfied	Count	15	20	35
	Expected Count	18.2	16.8	35.0
Total	Count	52	48	100
	Expected Count	52.0	48.0	100.0

Table-21: Chi-Square Test result.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.030 ^a	3	.566
Likelihood Ratio	2.036	3	.565
Linear-by-Linear Association	.643	1	.423
N of Valid Cases	100		

Table-21 shows that the Pearson chi-square significant value 0.566 is more than the p value 0.05. Hence the null hypothesis is accepted, it is concluded that there is no significant association between gender and level of customer satisfaction about ATM services.

Occupation and Level of Customer Satisfaction regarding Internet banking services – Application of Chi-Square Test:

H 2: There is no association between Occupation and level of customer satisfaction about Internet Banking services.

Table-23 shows that the Pearson chi-square significant value 0.685 is more than the p value 0.05. Hence the null hypothesis is accepted, it is concluded that there is no significant association between occupation and level of customer satisfaction about Internet banking services.

Age and Level of Satisfaction (ATM service, Internet Banking service) - Application of Kruskal-Wallis Test:

In order to check the homogeneity in the level of satisfaction, the Kruskal-Wallis Test has been applied.

If several independent samples are involved, analysis of variance is the usual procedure. Failure to meet the assumptions needed for analysis of variance makes its value doubtful. An alternative technique was developed called the Kruskal-Wallis one-way analysis of variance or the H-test. This test helps in testing the null hypothesis that k independent random samples come from identical populations against the alternative hypothesis that the means of these samples are not all equal.

As is done in this test all data are ranked as if they were in one sample, from lowest to highest, the rank sums of each sample are calculated. The H-statistic is calculated from the formula:

When n_1, n_2, \dots, n_k are the number in each of k samples, $N = n_1 + n_2 + \dots + n_k$ and R_1, R_2, \dots, R_k are the rank sums of each sample. If there are ties, the usual procedure is followed, but H is fairly sensitive to ties, so if there are very many of them a correction should be made. The effect of the correction is to increase slightly the value of H, so its use is not imperative. For small samples, H is approximately distributed as Chi-Square with k-1 degrees of freedom.

Table-22: Occupation and Internet Banking services – Chi-square Test

Opinion of Internet Banking Services		Occupation				Total
		Other than mentioned	Govt. employee	Professional	Private employee	
Dissatisfied	Count	3	1	0	0	4
	Expected Count	2.7	.2	.3	.8	4.0
Neutral	Count	4	0	1	1	6
	Expected Count	4.0	.4	.4	1.2	6.0
Satisfied	Count	38	4	3	10	55
	Expected Count	36.8	3.3	3.8	11.0	55.0
Highly Satisfied	Count	22	1	3	9	35
	Expected Count	23.4	2.1	2.4	7.0	35.0
Total	Count	67	6	7	20	100
	Expected Count	67.0	6.0	7.0	20.0	100.0

Table-23: Chi-Square test result

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.543 ^a	9	.685
Likelihood Ratio	6.779	9	.660
Linear-by-Linear Association	1.306	1	.253
N of Valid Cases	100		

If the null hypothesis is true and each sample has at least five observations, the sampling distribution of H can be approximated closely with a chi-square distribution with k-1 degrees of freedom.

H 3: There is no significant difference in age of the respondents and level of satisfaction of ATM services:

To test the above hypothesis, Kruskal-Wallis test has been applied by using SPSS and the result is presented in the following Table-24.

Table-24: Mean Rank of different classification of customers on the basis of age and their level of satisfaction about ATM.

	Age	N	Mean Rank
Level of satisfaction	Up to 20 years	17	53.38
	21-30 years	60	49.52
	31-40 years	17	54.15
	Above 40 years	6	41.75
	Total	100	

From the Table-24, it is found that the mean rank of up to 20 years is 53.38, 21 to 30 years is 49.52, 31- 40 years is 54.15 and for above 40 years is 41.75. The result of Kruskal- Wallis Test is presented in the following Table-25.

Table-25: Age and their level of satisfaction of customers about ATM Services – Kruskal Wallis Test Result.

	Level of Satisfaction
Chi-Square	1.081
Df	3
Asymp. Sig.	.782

From the above result it is found that the significant value for Kruskal-Wallis test is 0.782 which is more than the acceptable level of 0.05.

Hence, the null hypothesis is accepted and it is concluded that there is no significant difference between age of the respondents and their level of satisfaction.

H 4: There is no significant difference in age of the respondents and level of satisfaction of Internet banking service.

Table-26: Mean Rank of different classification of customers on the basis of age and their level of satisfaction about Internet Banking.

	Age	N	Mean Rank
Level of Satisfaction	Up to 20 years	17	52.21
	21-30 years	60	48.71
	31-40 years	17	59.71
	Above 40 years	6	37.50
	Total	100	

From the Table-26, it is found that the mean rank of up to 20 years is 52.21; 21 to 30 years is 48.71; 31- 40 years is 59.71 and for above 40 years is 37.50. The result of Kruskal- Wallis Test is presented in the Table-27.

Table-27: Age and their level of satisfaction of customers about ATM Services – Kruskal Wallis Test Result.

	Level of satisfaction 1
Chi-Square	3.270
Df	3
Asymp. Sig.	.352

Source: Computed Data (SPSS).

From the above results it is found that the significant value for Kruskal-Wallis test is 0.352 which is more than the acceptable level of 0.05.

Hence, the null hypothesis is accepted and it is concluded that there is no significant difference between age of the respondents and their level of satisfaction about Internet Banking.

Findings of the study: The following are the summarized findings of the study.

The Study inferred that majority of the respondents 58 (58.00 percent) are male. It is inferred that, majority 60 (60.00 per cent)

respondents come under the age group of 26-30 years. The study reveals the majority 40 (40.00 per cent) respondents are degree holder. It makes clear that the majority of the respondents 20 (20.00 per cent) are comes under the private employee category. It is lucid from the study that majority 57 (57.00 per cent) respondents are married. It is more evidence from that majority 46 (46.00 per cent) earned monthly income in Rs.10,001 to Rs.20,000. It is inferred that, majority 58 (58.00 per cent) respondents having savings account. The Table-8 reveals that, out of 100 respondents 28 (28.0 per cent) are using use of email to clearing queries, 100 (100.00 per cent) of the respondents using ATM/Card services, 63 (63.00 per cent) not avail online banking, 53 per cent of the respondents are avail mobile banking, 70 respondents are not avail app facility, 72 respondents are not avail EFT, 40 respondents are only avail e-pass book. It spells out that, majority 48 (48.00 per cent) agrees because of technology used it is access by all type of customers. It assume that majority 34 (34.00 per cent) of the respondents are satisfied with promotion of card delivery while using ATM.

The study declared that, majority 34 (34.00 per cent) is dissatisfied with the number of transaction allowed by bank by using ATM services. It is noted that, the majority 40 (40 per cent) respondents are highly satisfied with the quality of notes by using ATM. It is inferred that majority 34 (34.00 per cent) respondents accepts the ATM services are located conveniently. It is understood that the majority 58 (58.00 per cent) respondents are satisfied with the accounting information and balance enquiry. It is inferred that majority 29 (29.00 per cent) respondents are no opinion with the promoters of E-payments systems provided by SBI bank.

It is noted that, majority 58 (58.00 per cent) respondents are no opined with fund transfer by using Internet banking. It is declared that, majority 43 (43.00 per cent) of the respondents are no opined with reward point star issued by bank while using mobile banking services. The study found that majority 60 (60.00 per cent) respondents are satisfied with SMS alert regarding services for using mobile banking users. It is stated that, majority 32 (32.00 per cent) respondents are satisfied with the transactions status issued by SBI banks. Table-21 shows that the Pearson chi-square significant value 0.566 is more than the p value 0.05. Hence the null hypothesis is accepted, it is concluded that there is no significant association between gender and level of customer satisfaction about ATM services. Table-23 shows that the Pearson chi-square significant value 0.685 is more than the p value 0.05. Hence the null hypothesis is accepted, it is concluded that there is no significant association between occupation and level of customer satisfaction about Internet banking services.

It is found that the significant value for Kruskal-Wallis test is 0.782 which is more than the acceptable level of 0.05. Hence, the null hypothesis is accepted and it is concluded that there is no significant difference between age of the respondents and their level of satisfaction. It is found that the significant value

for Kruskal-Wallis test is 0.352 which is more than the acceptable level of 0.05. Hence, the null hypothesis is accepted and it is concluded that there is no significant difference between age of the respondents and their level of satisfaction about Internet Banking.

Suggestions: The following suggestions regarding CRM practices in SBI banks are as follows.

Even though technology was developed, most of the people in the study area are illiterate so proper guidance should be given by the bank to the customer. So the proper safety measures should be strengthening so only internet or online banking used by the customer has increased. The mobile banking is more popular now-a-days so the bank should concentrate on convenient access by the customer. Furthermore, the Ranking star and other motivation should increased by the customer. Banker should educate and inform customers about the various services offered to the customer through customer meets. Awareness programs should be provided and must take effective steps to attract people of all ages. Bank employees have to be friendly with customers without diluting the rules and regulations of the bank. Bank must introduce new ways and means that makes its customer highly delighted with its quality of services.

Conclusion

The service sector in India is fast growing and their contribution to financial maturity is really inspiring due to innovation of information technology. Among various services in service sector, banking services hold a key role both in the growth of being customer in their business and in societal living. Managing relationships with clientele has become an undeniable concern in the wake of liberalization and globalization. In Mahatma Gandhi word "Customer is the king, Customer is not depending on them we alone depend on and they give a chance to serve them". Customer satisfaction is more important. CRM is more importance in all sectors. The banking sector is also more concentrate on customer relationship management. So, we all should adopt the new technology it is the need of the day. Hence the concept of "CRM" may be emphasized so that the customers are treated royally in relation to bank services. To be successful a bank need to be not just high tech but high touch as well.

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