

**PERCEPTION OF CUSTOMERS TOWARDS CUSTOMER
RELATIONSHIP MANAGEMENT PRACTICES
BY COMMERCIAL BANKS IN
TIRUNELVELI DISTRICT**

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ABBREVIATIONS

ANOVA	Analysis of Variance
ASPs	Application Service Providers
ATM	Automated Teller Machine
CLV	Customer Lifetime Value
CRM	Customer Relationship Management
CSFs	Critical Success Factors
DM	Data Mining
E-CRM	Electronic Customer Relationship Management
FMS	Flexible Manufacturing System
HNI	High Net-worth Individuals
JIT	Just-in-Time
NITLP	National IT Literacy Program
NRI	Non Resident of India
PSBs	Public Sector Banks
ROI	Return on Investment
RST	Rough Set Theory
SBI	State Bank of India
SCM	Supply-Chain Management
SEM	Structural Equation modeling
SME	Small and Medium Enterprises
SSI	Small Scale Industries
TQM	Total Quality Management

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CHAPTER - I

INTRODUCTION AND DESIGN OF THE STUDY

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CHAPTER - I

INTRODUCTION AND DESIGN OF THE STUDY

1.1 PREAMBLE

The globalized market has opened various choices for today's customers. In the market competition, it is significantly accepted that the cost to bring a new customer is ten times higher than retaining the existing customer. Thus, managing relationships with customers and making them delighted have become a necessity and customers' delight is the only key to success. Frightening as the situation may seem that it is a ground reality for many companies which had realized the customers need and started seriously giving more care to them than that of ever before. The perception and understanding of customers are based on their varied experiences with the employees and services of the organizations. It is good for organizations to learn what the customer expects from the bank and their requirements are to be understood in the proper manner. All customers do not contribute equally to the profit of the banks, but the customer relationship management helps to improve the banking services effectively.

Customer Relationship Management (CRM) is the most efficient and strongest approach while creating and maintaining a relationship with consumers. It is not only pure business, but has also developed a strong personal bond with the customers, which naturally drives the business to new success levels. With regard to conducting CRM the organizations just want to develop personal and emotional linkages, so that it is very easy for them to identify the actual customers' requirement. CRM helps organizations to serve with a better quality services. If an organization wants to be strong and fruitful, it should implement effective customer relationship

management system. CRM system consists of a historical view and analysis of all the information acquired or to be acquired from the customers. This helps in reduced searching and correlating customers and to foresee customer needs effectively and increase business. CRM contains each and every bit of details of a customer, hence it is very easy to track a customer accordingly and can be used to determine which customer can be profitable and which not¹.

A CRM system is not only used to deal with the existing customers but it is also useful in acquiring new customers. The process first starts with identifying a customer and maintaining all the corresponding details into the CRM system which is also called an 'Opportunity of Business'. The sales and field representatives try to get business out of these customers by easily following up with them and converting them into a winning deal, which is very easily and efficiently done by an integrated CRM system².

The strongest aspect of customer relationship management is that it is very cost-effective. The advantage of the decently implemented CRM system is that there is a very less need of paper and manual work which requires lesser staff to manage and lesser resources to deal with. The technologies used in implementing a CRM system are also very cheap and smooth as compared to the traditional way of business.

All the details in CRM system are kept centralized which is available at anytime on the fingertips. This reduces the process time and increases productivity. Efficiently dealing with all the customers and providing them what they actually need

¹ <http://managementstudyguide.com/importance-of-crm.htm>

² <http://www.referralmarketingguru.com.au/why-using-a-crm-customer-relationship-manager-is-important/#sthash.aLKmWpX4.dpbs>

increases the customer satisfaction. This increases the chance of getting increased business which ultimately enhances turnover and profit.

If the customers are satisfied, they will always be loyal to the bank and will remain in business forever, resulting in increasing customer base and ultimately enhancing net growth of the business.

In today's commercial world, practice of dealing with existing customers and a thriving business by getting more customers into the loop is predominant and is mere a dilemma. Installing a CRM system can definitely improve the situation and help in challenging the new ways of marketing and business in an efficient manner. Hence, in the era of business every organization should be recommended to have a full-fledged CRM system to cope up with all the business needs³.

Customer Relationship Management helps the banking sector to use of technology and human resources. These allow them to gain insight of consumer behavior and their values. If CRM works as it with the desire of the system, then banks can provide better customer service, help sales staff close deals faster, cross sell products more effectively, make call centers more efficient, discover new customers, simplify marketing and sales processes and increasing consumer revenue. It could not happen with just buying software and installing in the system. In this regard bank must decide what type of customer information that they are asking. It has to be further decided that what they intend to do with the information after that decides and run a model to them simply the best.

Nowadays, many business units such as banks, insurance companies, and other service providers realize the importance of Customer Relationship Management

³ <http://www.twmg.com.au/what-we-do/product-subscription/customer-relationship-management>

(CRM) and its potential to help them to acquire new customers and to retain the existing ones to maximize their lifetime value. At this point, close relationship with customers will require a strong coordination between IT and marketing departments to provide a long-term retention of selected customers.

There are a number of reasons why CRM has become so important in the last 10 years. The competition in the global market has become highly competitive, and it has become easier for customers to switch companies if they are not happy with the service they receive. Customer Relationship Management is a tool that generally comes in the form of software and each software program vary in the way it approaches CRM. Thus, it is important to realize that CRM is more than a technology. CRM is the strategy for building, managing and strengthening loyal and long- lasting customer relationships. CRM is a customer centric approach based on customer insight. According to Philip Kotler, CRM is the process of carefully managing detailed information about individual customers and all customers ‘touch points’ to maximize customer loyalty⁴.

This study deals with the role of Customer Relationship Management in banking sector and the need for Customer Relationship Management to increase customer value by using some analytical methods in CRM applications.

Relationship building with customers is now accepted as an over-riding goal of marketing and of the business as a whole. In service industries, the goal is especially emphasized since a repeat customer is believed to cost merely a fraction of what needs to be spent in servicing a new customer in service transaction. It is believed that relationships flourish when marketers play the book, meet

⁴ Philip Kotler (2012), “Marketing Management: A South Asian Perspective”, 14th Edition, Pearson India.

customers' core expectations and exceed in respect of other features of their total offering. Service firms have been the pioneers in adopting the practice of Customer Relationship Management practices. The Indian banking industry has witnessed rapid development in recent past with the initiation of financial sector reforms. The thrust of financial sector reforms was to improve efficiency, competitiveness and productivity of the financial system. The entry of new generation private sector banks which provided technology aided services like Internet banking, Mobile banking, Inter Branch network, etc., has electrified the banking environment in India and has added a new dimension to automation in Indian banking. Customer Relationship Management is a vital factor to improve the performance of the banks. Most of the banks in India are now turning to CRM as they are increasingly realizing that the cost of acquiring new customers is far higher than the cost of retaining existing customers. This quest has led to the implementation of CRM in banks. The concept of CRM is in the initial stage of implementation in banks, as getting the CRM philosophy work in a bank is quite complex as well as a challenging task for, its implementation is based on certain key principles, namely,

- (i) The banks must realize that all customers are not equal;
- (ii) Customer profitability varies from person to person;
- (iii) Not all customers are even desirable for the banks;
- (iv) The banks must differentiate their customers based on the value criteria;
- (v) Value is the profit that the customer adds to the bank account and a more profitable customer is a highly valued customer and a less profitable customer is a low valued customer⁵.

⁵ N. Sathiya, (2013), "A Study on Customer Relationship Management Practices in Banking Sector (With Special Reference to Salem District)", Vol.3, No.8,

CRM is a relationship process which an organization can cultivate with its customer segment in such a way that it could benefit both the customer and organizations. The growing expectations of the customers, fast changing preference and opportunities available to him as a consumer has made him the king in true sense. Customer satisfaction is a growing concern for the banks that want to grow in this competitive world of today. The concept of CRM is now gaining wide acceptance and is recognized as a powerful tool for business development and to have an edge over the competitors on account of the universal traits of human behavior. Organizations have focused earlier on their products as the starting point and then looked around for customers to sell it. But the approach of CRM is different – it starts with the customer not the totality of customers because every customer is an individual and thus exact customer has to be dealt individually to find out what they want and accordingly design the products as per their need and supply. In a nutshell, CRM is about growing an endurable relationship with profitable customers. CRM focuses on customer retention by adopting a customer oriented strategy to delight their customers rather than just aiming at their satisfaction. CRM makes the use of the relevant technology available for the purpose. But it should be remembered that proper planning and care is exercised before its implementation to see that the steps are taken from the customer oriented attitude to percolate throughout the organization. This alone can guarantee its success, especially in view of the large investment that the CRM technology entails. The technology helps only in enhancing the relationship with the customers by offering guidance and easy access to the analyzed information about customer and other related matters⁶.

⁶ Francis Buttle (2005), "The Scope of CRM", The ICFAI Journal of Management Research, May-June, pp.43.

CRM adoption is very popular with financial institutions world over than any other type of industry. Some new generation banks in India have already adopted it. But majority of the Indian public sector banks (PSBs) do not seem to have given a thought to it yet. May be it is time now for those in authority to give a thought about its suitability to the Indian public sector banks and then plan its proper implementation if they would help these banks to improve their customer orientation. Customer orientation is the attitude of a concern towards its business wherein it places emphasis on listening to customers with a view to maximize their satisfaction with the concern and its products. Such a concern aims at maximizing the long term satisfaction of a customer even at the expense of losing immediate sale. In contrast, a sale oriented organization encourages opportunistic means with a focus on immediate sales even at the cost of long term customer satisfaction. Thus, a customer oriented organization is the one which constantly thinks and talks about its customers, continuously assesses its customer's perception, resolves priority issues in favour of its customers.

The Indian public sector banks have treaded a unique path since their time of inception. They were born in a competitive regime. After nationalization they faced a totally regulated, non-competitive atmosphere with a social responsibility at their heart. Now, they are trudging the path of regulated-competitive regime with the knowledge that nothing less than a strong global competition environment seems to have made them to forget what exactly a customer-oriented organizations⁷.

CRM means building an interdependent relationship with the customer in whom each relies on the other for business solutions and successes. From a bank's

⁷ Niranjana Pani, Sarbeswar Mohapatra (2009), "Customer Relations Management-Banking Perspective", Mahamaya Publishing House, New Delhi (INDIA), pp. 42-52

point of view, it is the management process or approach of acquiring, retaining and growing.

Customer Relationship Management is the establishment, development, maintenance and optimization of long term mutually valuable relationships between consumers and the organizations. Successful customer relationship management focuses on understanding the needs and desires of the customers and is achieved by placing these needs at the heart of the business by integrating them with the organization's strategy, people, technology and business processes. At the heart of a perfect CRM strategy is the creation of mutual value for all the parties involved in the business process. It is about creating a sustainable competitive advantage by being the best at understanding, communicating, and delivering, and developing existing customer relationships in addition to creating and keeping new customers. Over the years, Indian banks have expanded to cover a large geographic and functional area to meet the developmental needs. They have been managing a world of information about customers - their profiles, location, etc. They have a close relationship with their customers and a good knowledge of their needs, requirements and cash positions. Though this offers them a unique advantage, they face a fundamental problem. During the period of planned economic development, the bank products were bought in India but not sold. What banks, especially that in the public sector lack is the marketing attitude.

Customer-centricity also implies increasing investment in technology. Throughout much of the last decade, banks world-over have re-engineered their organizations to improve efficiency and move customers to lower cost, automated channels, such as ATMs and online banking. But this need not be the case. However, to maximize the value of this resource, banks need to transform their

branches from transaction processing centres into customer-centric service centres. This transformation would help them achieve bottom line business benefits by retaining the most profitable customers. Branches could also be used to inform and educate customers about other, more efficient channels, to advise on and sell new financial instruments like consumer loans, insurance products, mutual fund products, etc., There is a growing realization among Indian banks that it no longer pay to have a "transaction-based" operating model. There are active efforts to develop a relationship-oriented model of operations, focusing on customer centric services. The biggest challenge banks face today is to establish customer intimacy without which all other efforts towards operational excellence are meaningless. The banks need to ensure through their services that the customers come back to them. This is because a major chunk of income for most of the banks comes from existing customers, rather than from new customers. Customer relationship management (CRM) solutions, if implemented and integrated correctly, can help significantly in improving customer satisfaction levels⁸.

1.2 STATEMENT OF THE PROBLEM

The modern marketing philosophies have described the terminology of customer relationship management as customer delight. In the banking sector, there is a unique relationship retrieve between the customer and the bank. But on account of various reasons only few banks adapt the customer relationship management practices. The reasons in this regard may be risk of failure, financial burdens, marketing inertia, etc. With these backgrounds, the researcher made an attempt towards the idea of customer relationship management. It has adopted uniformly for

⁸ Mahalakshmi. V, Saravanaraj, M.G. and Umarani, T. S (2013), "The Influence of Demographic Variables of Bank Customers Towards CRM", International Journal of Research in Business Management (IJRBM) Vol. 1, Issue 2, pp.27-40

betterment of banking services in this industry. Particularly in the banking sector, the role of customer relationship management is very important in leading the bank either towards high level or increased volume of profit. Therefore, there is a need for the study about customer relationship management developments. The researcher may attempt to get promotion of banking sector through this sideline of practices. Impact and problem of customer relationship management in the banking sector may be studied at this crucial time.

The world is going global with the application of modern technology in all aspects of service. At one side the automation assures fast services to customers and on the other there is low scope of a proper relationship with customers. There is a wide gap between customers and the use of technology that poses a challenge in relationship with customers. Beyond this, the organization worldwide is trying to establish good and favourable relationship with customers.

Thus, an attempt is made by the researcher to identify and measure how the relationship is established and maintained to ensure better service. The study focuses on CRM by commercial banks with reference to both private and public sector banks in Tirunelveli District.

1.3 SIGNIFICANCE OF THE STUDY

The banks are facing lot of difficulties in acquiring new customers and in retaining the existing customers. As a result of the advancement of banking technology and computerization and networking of bank branches, the customers are becoming more and more dynamic and less loyal in their behaviour. The development of the internet further adds to this trend and the whole market becomes transparent and customers are in a position to move easily from one bank to

another. In such a situation, customer satisfaction is the key to banks' marketing, which aims at the retention of the old customers and also bringing in new customers. Two strategies are identified for increasing an organization's market penetration: the offensive strategy, which focuses on generating new customers, and the defensive strategy which focuses on preserving the current customers. Although these strategies can be successful, all customers are not retained as a consequence and organizations need to identify those customers at risk of leaving in order to reduce deflections.

Most of the banks are concentrating more on retaining the existing customers rather than going for new customers. A lot of research studies have been carried out about servicing existing customers and customer retention. The concept of acquiring new customers has not gained the required momentum. That area has been unexplored by many of the researchers. An attempt has been made in this study to examine the various initiatives which have been taken by the banks in acquiring customers. Implementation of Customer Relationship Management poses a greater challenge to the banks after acquiring the customers. The various ways and means through which Customer Relationship Management is implemented by the banks to determine the success or failure of the entire concept.

Many research studies have identified a number of approaches towards implementation of Customer Relationship Management. An attempt has been made through this research to comprehend all such approaches. The gamut of techniques adopted by the banks in implementing Customer Relationship Management has been thoroughly analyzed in the research. Any concept which is implemented would yield better results only when the same is maintained over a certain period of time. Customer Relationship Management is not an exception to this rule. Previous

researchers have suggested a number of policies for proper maintenance of Customer Relationship Management.

The present research aims to suggest a *modus operandi* for upholding Customer Relationship Management in banks. Proper adoption of this *modus operandi* would further improve the relationship management. The banks cannot be assured of the fact that their customers would continue to transact with them once the relationship is established. With many financial institutions, now, offering multi-channel access, customer relationships are becoming more complex to handle. The challenge now that is how to deliver an equally high level service across all channels. The banks can face the challenge only through the adoption of strategic initiatives. The earlier investigations have pointed out similar proposals.

Customer Relationship Management is an information system that tracks customers' interactions with the firm and allows employees to instantly pull up information about the customers such as past sales, service records, outstanding records and unresolved problem calls. Customer Relationship Management stores all information about its customers in a database and uses this data to coordinate sales, marketing, and customer service departments so as to work together smoothly to best serve their customers' needs. Customer Relationship Management, if used properly, would enhance a company's ability to achieve the ultimate goal of retaining customers and gain strategic advantage over its competitors.

The present study has made a conscious effort to group all such strategies together for the benefit of the customers and the banks. The success of the entire concept of Customer Relationship Management depends on its ability to generate customer satisfaction. A highly satisfied customer will continue to find ways to

strengthen the relationship with the banks. Such satisfied customers would ever cherish their association with the bank. Many researchers have highlighted the importance of customer satisfaction in general through their exploratory studies.

Customer satisfaction is the key to the profitability of retail banking and it implies the retention of customers for the long term, which is cheaper than attracting new customers. In the current scenario of retail banking particularly with banks becoming larger, the closure of branches and the advent of internet banking, the question arises whether the customers are satisfied or otherwise and what are the elements of retail banking which lead to the satisfaction or dissatisfaction of customers. The knowledge of current levels of satisfaction and, in particular, the key determinants of satisfaction benefit those in the industry, allowing them to focus and build upon key areas that lead to highly satisfied customers. In-branch factors, particularly staff branch location and conveniences are the most significant factors influencing customer satisfaction in retail banking.

The present study in its endeavour to underline the magnitude of customer satisfaction as an outcome of Customer Relationship Management portrays the minutest details leading towards the utmost customer satisfaction. The pinnacle of success of Customer Relationship Management applications would have reached if the bank had been able to generate customer loyalty. Loyalty is considered to be the ultimatum as far as Customer Relationship Management is concerned. Customer loyalty would make the customers to approach their bank for all their financial needs. This would lead to increased number of transactions. The present study has also been made an earnest attempt to suggest valuable propositions to the banker in the proper execution of Customer Relationship Management practices.

Customer Relationship Management (CRM) is a modern concept that deals with establishing a relationship with a fair and just manner with the customers. It requires a systematic planning & execution of various aspects of relationship management. Though CRM is considered to be the most important assets of every organization, there are areas where management needs to improve upon its performance to enhance relationship with customers. In the competitive market environment, there should be a special emphasis on CRM and the modern banking system and practice aims at the same.

1.4 NEED OF THE STUDY

The necessity for the study arises because the banking sector helps in the economic development of the country and to fulfill this, customer satisfied first by providing better services with the help of computer and other innovated technologies. Knowing the future perspective of customers and banking sector, it becomes easy and efficacious for the stakeholders to build a medium term or even a long term relationship with the customer. Hence there is a need for customer survey, identifying their requirements and satisfaction.

1.5 OBJECTIVES OF THE STUDY

The study has the following objectives:

1. To study the socio-economic profile of the customers accessing banking services in the study area.
2. To observe the prominent CRM practices practiced by commercial banks with particular reference to private and public sector banks in the study area.
3. To study the significantly influencing variables on CRM practices.
4. To identify the impact of CRM practices on customers.
5. To offer suggestions to the bank officials and authorities to enhance effective customer service.

1.6 HYPOTHESES OF THE STUDY

- 1.6.1 There is no significant difference in perception about customer relationship management among the different customers of public and private sector banks in rural and urban areas in Tirunelveli district.
- 1.6.2 There is no significant difference in customer relationship management practices among different socio-economic conditions of the customers of public and private sector banks in rural and urban areas in Tirunelveli district.
- 1.6.3 There is no significant relationship between the level of satisfaction towards customer relationship management and socio-economic conditions of the customers of public and private sector banks in rural and urban areas in Tirunelveli district.

1.7 OPERATIONAL DEFINITION

1.7.1 Banks

A bank is a financial intermediary and money creator that create money by lending money to a borrower, thereby creating a corresponding deposit on the bank's balance sheet. Lending activities can be performed directly by loaning or indirectly through capital markets.

1.7.2 Banker

Banker is a person who is doing the banking transactions.

1.7.3 Banking

Banking refers to the business activity of accepting and safeguarding money owned by other individuals and entities, and then lending out this money in order to earn profit or Banking means what a banker does.

1.7.4 Banking Sector

Banks and other financial institutions which provide lending and investments or any institution that lends money or invests it.

1.7.5 Banking Industry

The banking industry is an enormous sector of business and finance that has existed in human civilization in some form for thousands of years. In the modern world, the banking industry plays a large part in financial dealings, as it is a major and popular means for investing, borrowing, and storing money. Banks exist all over the world, and are usually heavily regulated by world governments in order to prevent corruption and protect the money of the general public.

1.7.6 Public Sector Banks

Public Sector Banks (PSBs) are banks where a majority stake (i.e. more than 50%) is held by a government. The shares of these banks are listed on stock exchanges. There are a total of 27 PSBs in India [19 Nationalised banks + 6 State bank group (SBI + 5 associates) + 1 IDBI bank (Other Public Sector-Indian Bank) = 26 PSBs + 1 recent Bhartiya Mahila Bank].

1.7.7 Private Sector Banks

The private-sector banks in India represent part of the Indian banking sector that is made up of both private and public sector banks. The "private sector banks" are banks where greater parts of stake or equity are held by the private shareholders and not by government.

1.7.8 Customer

The term customer means a person who has an account with the bank (whether saving, fixed or current account) and he / she should be the habit of dealing with the bank regularly for transaction purpose .

1.7.9 Customer Relationship Management

Customer relationship management (CRM) is a system for managing a company's interactions with current and future customers. It often involves using technology to organize, automate, and synchronize sales, marketing, customer service and technical support.

1.7.10 Internet Banking

To perform the transaction through internet without visiting the bank branches.

1.8 METHODOLOGY

The primary and secondary data have been collected from different sources and used for analysis. Secondary data were collected from various published and unpublished sources, including journals, magazines, publications, reports, books, dailies, periodicals, articles, research papers, websites, bank publications, manuals, and booklets, etc.

The primary data were collected through an interview schedule by the researcher in consultation with the experts in the field. A sample design is a definite plan for obtaining a sample from a given population, since the researcher cannot collect data from all the customers of public and private sector banks in Tirunelveli district.

1.8.1 Pilot study

A pilot study has been made before carrying out actual study. The interview schedule was used in the pilot study among 70 respondents from customers of commercial banks with particular reference to public and private sector banks in Tirunelveli district. From the pilot study, necessary changes were made in the interview schedule, before making the data collection for this study.

1.9 COLLECTION OF DATA

Interview Schedule was prepared for the purpose of collection of data. This study followed personal survey method. Sample respondents did not feel free in answering. It was possible to get answers after assuring them about confidentiality. Some information from secondary sources like – books, articles, and different published materials has been collected to interpret the study.

1.10 SAMPLING DESIGN

As the population size is infinite, 672 respondents are selected as sample among the population using stratified random sampling. The sample has been stratified as 528 from public sector bank customers and 144 from private sector bank customers in Tirunelveli district. They were contacted personally to collect the data. Interview schedule has been used to collect the data.

Table 1.1**Sampling of the Study**

Public Sector Banks					
Sl. No	Area	No. of Banks	Sample	Sub Total	Total
1	Rural	54	3	162	
2	Semi-urban	66	3	198	
3	Urban	56	3	168	
TOTAL		176	3	528	528
Private Sector Banks					
Sl. No	Area	No. of Banks	Sample	Sub Total	Total
1	Rural	19	3	57	
2	Semi-urban	19	3	57	
3	Urban	10	3	30	
TOTAL		48	3	144	144
Total Sample size					672

1.11 STATISTICAL TOOLS USED

The collected data has been processed with the help of appropriate statistical tools. The statistical tools were selected on the basis of the objectives of the study and also the nature of data included in the analysis. The details of statistical tools and its relevance of application are summarized below:

1. Garrett's Ranking Technique
2. ANOVA
3. t-Test
4. Chi-Square test

1.11.1 Garrett Ranking

As per this method, respondents have been asked to assign the rank for all factors and the outcomes of such ranking have been converted into score value with the help of the following formula:

$$\text{Percent Position} = (100(R_{ij}-0.5))/N_j$$

Where,

R_{ij} = Rank given for the i th variable by j th respondents

N_j = Number of variable ranked by j th respondents

With the help of Garrett's Table, the percent position estimated is converted into scores. Then for each factor, the scores of each individual are added and then total value of scores and mean values of score is calculated. The factors having highest mean value is considered to be the most important factor.

1.11.2 ANOVA

ANOVA test is used by the researcher to find the significant differences existing among the three or more sample groups in relation to a variable. The total variance in a set of data is divided into variation within groups and variation between groups.

The formula is

$$SSb = \Sigma [(x-x_1)^2 \times n]$$

Where,

X = any sample mean

X_1 = the total mean

n = the number of scores in any sample

SSb = the between groups sum of squares

Research Gap

A research Gap is the missing element in the existing research literature, and you have to fill with your research approach to make your manuscript publishable.

1.11.3 t-Test

t-test is used to study the significant differences among two groups of samples with respect to a variable. It is also used to test the significance of a correlation co-efficient calculated among two variables. In the study for the latter purpose ‘t’ test is employed. Theoretical work on t-distribution was done by W.S. Gosset in the early 1900.

The “t-statistic” is defined as:

$$t = (x - \mu) / S \times \sqrt{n}$$

Where,

$$S = \sqrt{(\sum (x - \bar{x})^2) / (n - 1)}$$

The t-distribution is derived mathematically under the assumption of a normal distribution as:

$$f(t) = C(1 + t^2/v)^{-(v+1)/2}$$

Where,

$$t = (X - \mu) / S \sqrt{n}$$

C = a constant required to make the area under the curve equal to unity.

v = n-1, the number of degrees of freedom.

To test the significance of the correlation coefficient the following formula is used:

$$t = \frac{r}{(\sqrt{1-r^2})} \times \sqrt{n-2}$$

Where, t is based on (n-2) degrees of freedom.

If the calculated value of t exceeds $t_{0.05}$ for (n-2), d.f., the value of r is significant at 5% level. If $t < t_{0.05}$ the data are consistent with the hypothesis of an uncorrelated population.

1.11.4 Chi-Square Test

An effort is made to find out as to what extent gender, age, educational qualification, occupation and monthly income influences the level of satisfaction of customers by using the chi-square test.

The formula used for chi-square test is

$$\sum \frac{(O-E)^2}{E}$$

Where,

O = Observed frequency

E = Expected frequency, computed by

$E = \frac{(\text{Row Total} \times \text{Column Total})}{(\text{Grant Total (N)})}$

The required degree of freedom is calculated by the formula.

$(r-1) (c-1),$

Where,

r = number of rows

c = number of columns

It is necessary to frame null hypothesis. It denotes that there is no relationship between the two variables. If the calculated value of chi-square value is less than the table value at a certain level of satisfaction for given degrees of freedom, we conclude that null hypothesis stands which means that the two attributes are independent or not associated.

If the calculated value of chi-square value is greater than the table value. Our inference then would be that null hypothesis does not hold good which means the two attributes are associated.

1.12 PERIOD OF THE STUDY

The entire study has been conducted for a period of five years from August 2010 to March 2015. Nevertheless, the required primary data were collected for a period of one year from June 2013 to June 2014.

1.13 LIMITATIONS OF THE STUDY

The study suffers from the following limitations

- (i) The study was conducted only in Tirunelveli district of Tamilnadu. Hence, the results arrived from the study may or may not be applied to another area further the survey method which was adopted for collecting the data in this study has its own limitations.
- (ii) Out of the total population, only 672 respondents were selected for eliciting first-hand information. In view of time and monetary constraints, it was not possible to contact more than the selected number of respondents.

- (iii) Certain respondents had given information about their economic backgrounds like annual income, wealth, and the like, from their memory as they had no account of them.
- (iv) This study focuses on only commercial banks in Tirunelveli District, the other banks such as Co-operative bank, Pandian Grama Bank and other financial institutions are not included in this research. Hence, it is the generalization of the findings of the study with these limitations.

1.14 CHAPTER SCHEME

This study has been formatted and presented in six chapters.

CHAPTER - I - INTRODUCTION AND DESIGN OF THE STUDY

The first chapter deals with the introduction and design of the study. It includes introduction, statement of the problem, significance of the study, the scope of the study, objectives of the study, hypotheses, methodology, sample design, period of the study, tools used, limitations of the study and the chapter scheme.

CHAPTER - II - REVIEW OF LITERATURE

The second chapter deals with review of literature of various researches related to customer relationship management in banking sectors.

CHAPTER - III - PROFILE OF THE STUDY AREA

The third chapter deals with the profile of the study area. It covers profile of Tirunelveli District, origin of the district, geographical location, administrative setup,

and financial institutions in the district. It includes Bank Profile (No. of Private sector banks and Public sector banks).

CHAPTER - IV - AN OVERVIEW OF CRM IN BANKING INDUSTRY

The fourth chapter deals with an overview of CRM in banking industry and explained CRM techniques in banking industries. It covers the meaning, definition, need, objectives, benefits, the relationship challenge, significance of CRM, customer centric ecosystem, types of CRM and CRM implementation steps.

CHAPTER - V - ANALYSIS AND INTERPRETATION

The fifth chapter deals with analysis and interpretation. It analyses the socio-economic conditions of the respondents, banking transaction of respondents, perception about customer relationship management among the different customers of public and private sector banks and level of satisfaction among the different customers of public and private sector banks.

CHAPTER-VI-SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

A summary of the work done leading to the findings of the study are presented in the concluding chapter. Conclusions are drawn after verifying the hypotheses of the study and their implications and the scope of further research is also presented in the final chapter.

CHAPTER - II

REVIEW OF LITERATURE

Review of literature is considered to be a guiding device in social science research. Quite a large number of studies are available on customer service by banks and marketing of bank services, but most of the studies have been made in western countries. Of course, some studies have been conducted in India recently. The studies conducted by groups or committees, and by individuals are dealt with here.

The case of customer service in banks received a new phase of world-wide attention due to the significance devoted to the subject in the recent years. Since the banking sector is a competitive world, every bank is compelled to give topmost priority to adopt new technologies so as to attract potential customers and retain the existing customers. For this, banks adopt different strategies to attract and retain customers through loyalty and satisfaction. This new phase of transaction in the banking sector has attracted the attention of researchers. A number of studies and surveys are being conducted by several eminent personalities, commissions and committees, experts and study groups regarding the functioning of banks and various aspects of customer service.

Verma Akanksha (2013)⁹ did a study entitled, “Study the level of customer satisfaction with customer relationship management of public sector banks and private sector banks”, tells that the banking industry of India is now running in dynamic challenges concerning both customer base and performance. Today, many banks are

⁹ Verma Akanksha (2013) “Study the level of customer satisfaction with customer relationship management of public sector banks and private sector banks”, Asian Journal of Research in Banking and Finance, Volume.3, Issue.8, Pp.62-69.

rushing to become more customer focused. In the 21st century, one of the approaches which are creating the buzz in the banking sector is CRM. Banks are realizing that the magical formula for attaining success in such a competitive environment is to focus on maintaining relationship with customers leading to customer loyalty and retention. As such the main objective behind this study is to analyze the level of satisfaction of customers with private and public sector banks after implementing customer relationship management in banks. The study revealed that the public banks are ahead of the private banks in attracting customers because of good personal relationships with customers. The overall satisfaction of customers is almost similar to public and private banks, but the younger generation of Kanpur city is more satisfied with private banks compared to public sector banks.

Mahalakshmi, Saravanaraj and Umarani (2013)¹⁰ in their study entitled, “The Influence of Demographic Variables of Bank Customers Towards CRM”, explain that CRM in the Banking sector is an important strategy which helps the bank to build a long- lasting relationship with their customers and, which in turn increases the customer satisfaction. The growth and performance of banks not only depend on various products it launches, but also on how it is served to the customer. Keeping in view the customer satisfaction for an intellectually – intensive industry like banks, the current study is an attempt to find out the various factors that lead to the satisfaction of customers in the banking industry. Banks have realized that managing customer relationships is a very important factor for their success. The purpose of this study is to gain a better understanding of the benefits of CRM to customer and organizing it in the banking industry. To justify the purpose a research

¹⁰ Mahalakshmi, V. Saravanaraj, M. G and Umarani, T. S (2013) “The Influence of Demographic Variables of Bank Customers Towards CRM”, International Journal of Research in Business Management (IJRBM), Vol. 1, Issue.2, Pp.27-40.

questionnaire has been framed and data were collected with 1040 samples. An analysis was made by using various tools like ANOVA, t-test, Cross tabulation, Chi-square analysis and Cluster Analysis. The result reveals that there exists a significant and positive relationship between demographic factors and customer related services offered by the banks. The outcome model predicts the segmentation of dominant factors.

Krishnamoorthy and Srinivasan, (2013)¹¹ made a study titled, “Impact of Customer Relationship Management on Loyalty in Indian Banking Sector - An Empirical Study”, the purpose of this paper is to determine the impact of customer relationship management of customer loyalty. The data were collected from the customers of private sector bank and public sector bank through questionnaires. Statistical tools such as multiple regression, factor analysis were used for data analysis. The study shows that there is an impact on customer relationship management and customer loyalty. The study also noticed that banks’ words and promises are reliable; bank fulfills its obligation to customer, offering advice on how to invest are the predominant variable which has an impact on customer loyalty. So the banking sector needs to focus more on these factors, thereby increasing customer loyalty.

Saravanakumar and Senthil Kumar (2013)¹² made a study titled, “Impact of Customer Relationship Marketing Strategy and Customer Loyalty – A Study of Banking Sector in South India”, analyses the impact of Customer Relationship

¹¹ Krishnamoorthy, V and Srinivasan, R (2013) “Impact of Customer Relationship Management on Loyalty in Indian Banking Sector - An Empirical Study”, *International Monthly Refereed Journal of Research in Management & Technology*, Vol.II, Pp.150-163.

¹² Saravanakumar, M and Senthil Kumar, B (2013) “Impact of Customer Relationship Marketing Strategy and Customer Loyalty – A Study of Banking Sector in South India”, *Life Science Journal*, Vol.10, No.5, Pp.15-25.

Marketing (CRM) Strategy and Customer Loyalty on banking sector in South India. The results of this study clearly revealed that there is a positive relationship between Demographic factors and Customer relationship marketing strategy. The Customer Relationship Marketing Strategy has a positive impact on the customer loyalty in banking sector.

Seyed Mehdi Mousavi Davoudi and Meysam Allahyari (2013)¹³ in their study titled, “Effect of Customer Relationship Management on Organizational Performance in Banking Industry of Iran”, aimed to investigate the effect of Customer Relationship Management (CRM) on organizational performance. Statistical population of this study includes 95 managers of all branches of a public bank in Mazandaran, Northern Province of Iran. The method used in this study is descriptive-correlation. Further, the analysis was carried out utilizing Structural Equation modeling (SEM) methodology. After distribution of questionnaires among respondents, 87 usable questionnaires were returned. Factor Analysis and findings show that CRM has a significant positive effect on organizational performance of the mentioned bank. The results of the current study provide further insight for managers of the bank on improving the relationship between their organization and customers lead to superior organizational performance.

Sathiya (2013)¹⁴ made a study titled, “A Study on Customer Relationship Management Practices in Banking Sector (with Special Reference to Salem District)”, tells that CRM is a powerful concept for the success of any industry. It paves the way

¹³ Seyed Mehdi Mousavi Davoudi, Meysam Allahyari (2013) “Effect of Customer Relationship Management on Organizational Performance in Banking Industry of Iran”, Asian Journal of Management, Vol.04, Issue.01, P.1.

¹⁴ Sathiya, N (2013) “A Study on Customer Relationship Management Practices in Banking Sector (with Special Reference to Salem District)”, International Journal of Scientific Research, Vol.2, Issue.11, Pp.89-92.

to maintain an optimistic relationship with customers to increase the business and profitability. The strategies employed in CRM are aimed at mutual benefit to the customers and industries. It creates deep and wide impact on customers and make deep inroads in identifying the lucrative move of the industries. Personal details of customers like gender, age, education qualification are essential in determining in essential to perform better for all the industries in fact, it gives maximum credit and gains to the industry for the future.

Richa Sinha and Nishi Tripathi (2013)¹⁵ in their study titled, “Customer Relationship Management as a Corporate Strategy in Indian Banking Sector: A Comparative Study of Private and Public Sector Banks”, aim to analyze the aspect of Complaint Handling in the area of Customer Relationship Management in Banking sector in India. The various types of problems faced by customers in Banking services in both the public and private sectors, the frequency of making complaints and reasons for not making complaints and the expectation levels of customers regarding the ability of the customer service provider in handling complaints are the main issues of discussion in the paper. The study is based on primary data. The study identifies certain behavioural factors that are associated with complaint issues in the banking services of public and private sector. The paper has a practical implication both for the academicians and for the readers in terms of their concern with the aspect issues regarding complaint management in order to enhance customer relationship by the banking sector. The highlights of the paper can be used for further research purpose and provides knowledge base to the readers. This study provides historical context for recent developments in the area of

¹⁵ Richa Sinha and Nishi Tripathi (2013) “Customer Relationship Management as a Corporate Strategy in Indian Banking Sector: A Comparative Study of Private and Public Sector Banks”, Journal of Business Management & Social Sciences Research, Volume 2, No.3, Pp.35-38.

Complaint management in the banking sector. It can help in improving the complaint management process in banks.

Geetha Sular Nachimuthu and Shanmugha Priya Sular Kalimuthu (2012)¹⁶ made a study titled, “Revitalizing CRM dimensions in Public Sector Banks of India.” As India began the era of globalization, the banking industry which was till then dominated by public sector faced enormous competition from private and foreign entrants. Customer attraction and retention proved to be a big challenge and public sector banks had to look out for innovative ways to keep their customers from moving to the nearby private or foreign bank, which were then offering better services with better quality and hospitality. In this competitive and technology driven period, public sector banks had to strive hard to attract, retain and enlarge their customer banks and hence Customer Relationship Marketing became the buzzword. This paper intended to make an empirical analysis of what constitutes Customer Relationship Marketing and thereby identify the dimensions of it. Ten dimensions have been identified to define Customer Relationship Marketing and further analysis was done to conceptualize these ten dimensions. The results give an idea of what the customers of public sector banks look out for when they intend to get attached to the bank and thereby maintain long term relationship with it.

Aruppu Swamy and Lumina Julie (2012)¹⁷ made a study entitled, “A Study on Customer Relationship Management in Karur Vysya Bank With Special Reference to Coimbatore, Tamilnadu, India.” The study explains that today,

¹⁶ Geetha Sular Nachimuthu, Shanmugha Priya Sular Kalimuthu (2012) “Revitalizing CRM dimensions in Public Sector Banks of India”, The International Journals Research Journal of Social Science and Management, Vol.2, Issue.2, Pp.12-15.

¹⁷ Aruppu Swamy and Lumina Julie, R (2012) “A Study on Customer Relationship Management in Karur Vysya Bank With Special Reference to Coimbatore, Tamilnadu, India”, International Journal of Multidisciplinary Management Studies, Vol.2, Issue.12, Pp.1.

many businesses such as banks, insurance companies, and other service providers realize the importance of Customer Relationship Management (CRM) and its potential to help banks acquire new customers, retain existing ones and maximize their lifetime value. At this point, close relationship with customers will require a strong coordination between IT and marketing departments to provide long term retention of selected customers. CRM is a sound business strategy to identify the bank's most profitable customers and prospects, and devotes time and attention to expanding account relationships with those customers through individualized marketing, reprising, discretionary decision making, and customized service delivered through the various sales channels that the bank uses. In this paper the primary data were used for analysis and the data were collected from the employee. The questionnaire was used to collect the data and it was analyzed by using simple percentage analysis, chi-square, and other statistical tools are represented in the form of tables and charts. The majority of the respondents said that customer relationship is more important for bank development.

Shirmila Stanley (2012)¹⁸ made a study titled, "New Perspectives in the Banking Sector –The CRM Way." She says that an organization interacts with their customers in a number of ways, including marketing, advertising, direct mail campaigns, websites, call centers, mobile sales service, brick and mortar stores. Customer Relationship Management (CRM) is an organizational strategy to develop mutually profitable long term relationships with the customer. In service industries, the goal is especially emphasized since a repeat customer is believed to cost merely a fraction of what needs to be spent in servicing a new customer in service transaction. Banks contribute to the economic growth of a region as intermediaries.

¹⁸ Shirmila Stanley (2012) "New Perspectives in the Banking Sector –The CRM Way", International Journal of Marketing, Financial Services & Management Research Vol.1, Issue.11, Pp.19-24.

Banking is now basically a business of trust. Banks are able to lend a major portion of their deposits and play the role of an intermediary and also constitute the payment system because of the trust of the people that the banks will honour their commitments. It is observed that banks lose their best clients who are sometimes their High Net-worth Individuals (HNI) to competitors due to a variety of reasons. Experts opine that inefficient and improper services are major reasons. The remedies suggested by them are that banks should adopt customer relationship building approaches to improve Customer Life Time Value (CLV) and Customer Delight thereby resulting in a long term relationship. This paper made an attempt to observe the factors essential for effective CRM in banking sector.

Sanjay Kanti Das (2012)¹⁹ made a study on customer relationship management in the banking sector. It is a comparative study of SBI and other nationalized commercial banks in India. The study observes that customers are the focal point in the development of a successful marketing strategy. Marketing strategies both influence and are influenced by consumers' affect and cognition, behaviour and environment. In the banking field a unique 'Relationship' exists between the customers and the bank. It is because of various reasons and apprehensions like financial burdens, risk of failure, marketing inertia, *etc.* Many banks are still following the traditional ways of marketing and only a few banks are making attempts to adopt CRM. It is with this background, the researcher has made a modest attempt towards the idea that CRM can be adopted uniformly in the banking industry for the betterment of banking services. The lack of understanding on Customer Relationship Management (CRM) is always a concern among the service

¹⁹ Sanjay Kanti Das (2012) "Customer Relationship Management in Banking Sector: A Comparative Study of SBI and other Nationalised Commercial Banks in India", Arth Prabhand: A Journal of Economics and Management, Vol.1, Issue.6, Pp.68-82.

providers especially banks. Banks have their own way of managing their relationships with the customers. However, the perception of customers on CRM practices among banks should also be taken into consideration. Here in this paper, effort is given to study the comparative perception of SBI customers and other nationalized bank customers on the issue of CRM practices. It is observed that the approach of CRM by SBI and other nationalized banks are to some extent same and one but the reach is quite distinguishable. It is due to the profile, their capability and the strategy of CRM in making it and reaching down to customers. On the contrary, it can also be asserted that the background of both banks also found as a big cause for reaching the top CRM. Hence, CRM is an inevitable tool of marketing that can be considered as critical responsibility of market with regard to banks in present context.

Vaijayanthi et al (2012)²⁰ made a study entitled “An empirical study on CRM as a tool to assess customer satisfaction for banks — A comparison of Public sector bank with a Private sector bank.” The study observes that CRM has emerged as a strategic tool to develop, maintain and enhance relationship with customers by using existing information of customers with the banks. This research work is a comparative study of a public sector bank and a private sector bank which adopted CRM tool to achieve competitive advantage over its competitors. The study evaluates the satisfaction level of customers on 8 dimensions of CRM. The study was carried out with a sample of 250 respondents in Chennai, Tamil Nadu, India. The survey was conducted using a validated closed ended questionnaire. The findings confirm a relatively higher level of satisfaction with the private sector bank, attributed mainly to channel management aspects including bank facilities, ATM facilities,

²⁰ Vaijayanthi, P. Shreenivasan, K.A and Preetha, H (2012) “An empirical study on CRM as a tool to assess customer satisfaction for banks — A comparison of Public sector bank with a Private sector bank”, Management Issues in Emerging Economies (ICMIEE), Conference Proceedings.

on-line banking services and telephonic banking. The customers of the public sector bank were more satisfied with the front end services including services provided by Customer Service Representative /teller and Supervisors/Managers.

Agarwal and Ritu (2011)²¹ made a study titled “A comparative study of nationalized and private banks with reference to customer relationship management.” The researchers have noted that Customer Relationship Management is the establishment, development, maintenance and optimization of long-term mutually valuable relationships between consumers and the organizations. After analyzing the factors considered in research it is observed that following 8 factors are significant as compared to various factors. 1) Interactive Management 2) Bank initiative with customer plays very important role 3) Empowerment to customers 4) Understanding customer expectation 5) Presence of internet facility without risk 6) Loan and related facilities with clear and standard terms and conditions 7) Variety of services like online service, payment and other services 8) Well trained and mature staff to handle errors and critical situations. Detailed analysis has been done to understand the relation between various questions. The private sector banks have been perceived to be having higher mean values of CRM than the public sector banks. While analyzing the public sector banks, it has been observed that SBI is taking initiatives on the technological front and is perceived to be better when compared to the other public sector banks considered in this study. However, on comparing the average grand mean with the bank means, it has been concluded that all the private sector banks have scored above average when compared to the public sector banks. It shows that private sector banks are using Customer Relationship Management technique aggressively to enhance their base.

²¹ Agarwal and Ritu (2011) “A comparative study of nationalized and private banks with reference to customer relationship management”, Ph.D thesis submitted to Punjabi University.

Jayakumar and Sathiya (2010)²² in their article titled, “Customer Relationship Management (CRM): Customer Retention”, together focused retaining the customer through Customer Relationship. Customer Relationship Management is necessary for achieving high customer profitable-customer revenues over and above customer costs, which demands matching customer expectations with customer satisfaction. High cost of customer acquisition is making today’s businesses understand the importance of retaining the customers for long-run sustainability. Increasing dependences on efficient customer management systems is breaking distance barriers, thus enabling companies to come closer to their customers. Building a strong and knitted relationship with customers enables better understanding of the customer expectations, and thus, forms a foundation for constructing customer retention.

Mahdavi et al., (2008)²³ in their study titled, “Designing Evolving User Profile In E-CRM With Dynamic Clustering Of Web Documents”, have stated that the internet technology enables companies to capture new customers, track their performance and online behaviour, and customize communications, products, services and prices. The analysis of customers and customer interactions for electronic customer relationship management (E-CRM) can be performed by way of using data mining (DM), optimization methods, or combined approaches. One key issue in the analysis of access patterns on the web is the clustering and classification of web documents. Generally, the classification has its base on analytical models which assume a pre-fixed set of keywords (attributes) with predefined list of categories. This

²² Jayakumar A and Sathiya N (2010), “*Customer Relationship Management (CRM): Customer Retention*”, Indian Economic Panorama, Vol.20, No.2, July, Pp.28-30.

²³ I.Mahdavi, N.Cho, B.Shirazi And N.Sahebjamnia (2008) “Designing Evolving User Profile in E-CRM with Dynamic Clustering of Web Documents”, Data And Knowledge Engineering, Vol.65, No.45, Pp. 355-372.

assumption is not realistic for large and evolving collections of documents such as World Wide Web. They propose a new approach to solve the problem of unknown number of evolving categories. The approach begins with the classification of test documents into a set of initial categories. A working prototype system which is based on fuzzy clustering CRM (FC-CRM) has been developed and presented to validate the proposed approach and illustrate how it handles the dynamics inflow of new documents.

Sudhir Sharma and Akash Kumar (2008)²⁴ in his study titled, “CRM: A New Challenge for the Banking Industry”, highlights on customer relationship, banking industry, development of CRM steps taken by the banks to improve the CRM, customer retention and customer selection. The authors concluded that the banking industry is concerned, excelling and managing customer relationships will be the future of this industry as customer focusing is not to be viewed just as a business strategy but it should become a corporate mission. Unless this mission percolates throughout the organization at all levels, the chances are that the attempts to address customer issues will receive only lip sympathy. Building value for customers and building shareholders value the challenge for the banking industry in India should be treated as two faces of the same coin in the area of people (changing their beliefs and attitudes), technology and quick adaptation in CRM.

Tseng and Huang (2007)²⁵ have made a study entitled, “Rough Set-Based Approach to Feature Selection in Customer Relationship Management.” The authors have introduced that the application of the Rough Set Theory (RST) to

²⁴ Sudhir Sharma and Akash Kumar (2008), “CRM: A New Challenge for the Banking Industry”, Southern Economist, July1, Pp.9-11.

²⁵ Tseng and Huang (2007) “Rough Set-Based Approach to Feature Selection in Customer Relationship Management”, Omega- the International Journal of Management Science, Vol.35, No.18, December, Pp.365-383.

feature selection in customer relationship management (CRM) compared to other methods, the RST approach has the advantage of combining both qualitative and quantitative information in the decision analysis, which is extremely important for CRM. To derive the decision rules from historical data for identifying features that contribute to CRM, both the mathematical formulation and the heuristic algorithm are developed in this paper. The proposed algorithm is comprised of both equal and unequal weight cases of the feature content with the limitation of the mathematical models. This algorithm is able to derive the rules and identify the most significant features simultaneously, which is unique and useful in solving CRM problems. A case study of a video game system purchase is validated by historical data, and the results showed, the practical viability of the RST approach for predicting customer purchasing behaviour. This paper forms the basis for solving many other similar problems that occur in the service industry.

Mendoza et al., (2007)²⁶ in their study titled, “Critical Success Factors for a Customer Relationship Management Strategy”, have stated that most organizations have perceived the customer relationship management (CRM) concept as a technological solution for problems in individual areas, accompanied by a great deal of uncoordinated initiatives. Nevertheless, CRM must be conceived as a strategy, due to its human, technological and process implications, at the time on organization decides to implement it. On this basis, the main goal stated in this research is to propose, justify and validate a model based on critical success factors (CSFs) that will constitute a guide for companies in the implementation and diagnosis of a CRM strategy. The model is confirmed by a set of 13 CSFs with their 55 corresponding

²⁶ Mendoza, E. Marius, A. Perez, M and Griman, A.C. (2007) “Critical Success Factors for a Customer Relationship Management Strategy”, Information and Software Technology, Vol.49, No.16, December, Pp.913-945.

metrics, which will serve as a guide for organizations wishing to apply this type of strategy. These factors cover the three key aspects of every CRM strategy (human factor, processes, and technology): giving a global focus and propitiating success in the implementation of a CRM strategy. These CSFs- and their metrics are evaluated by a group of international experts, allowing determining guidelines for a CRM implementation as well as the probable causes of the deficiencies in a past project.

Madill et al., (2007)²⁷ in their study entitled, “Managing Customer Relationships: Account Manager Turnover and Effective Account Management”, have stated that managing the relationship with customers and clients is a critical task for industrial sales organizations. This paper reports on research that focuses on improving client relationships through effective handling of account manager turnover and improved account management. Even in situations where account manager turnover is high, the relationship between the company and the SME client does not suffer if the account management turnover process is well managed. When account manager turnover is not well managed, customer satisfaction suffers. The research also identifies eleven specific management activities that are highly related to supplier satisfaction with both the account manager and the supplier financial institution.

Aihie Osarenkhoe (2007)²⁸ has made a study entitled “An exploratory study on components of Customer Relationship Management (CRM) strategy to its

²⁷ Madill, J.J. Haines, G.H and Riding, A.L (2007) “Managing Customer Relationships: Account Manager Turnover and Effective Account Management”, *Industrial Marketing Management*, Vol.36, No.29, December, Pp.241-248.

²⁸ Aihie Osarenkhoe (2007), “An Exploratory Study on Components of Customer Relationship Management (CRM) Strategy to its implementation”, *Business Process Management Journal*, Vol: 13, Issue: 1.

implementation.” This study finds that relationships are not a tactical approach to buyer-seller exchange. CRM strategy requires and commitment from top management, systematic cross-functional communication, and customer loyalty training programmes for all employees. CRM is a business strategy and process is a continuous learning process where information about individual customer is transformed into a customer relationship. Future researcher analysis should be based when conceptualizing CRM should consist of business strategy, business philosophy and a database application.

Saurbhi Chaturvedi and Rishnu Roy (2008)²⁹ has made a study entitled, “Impact of CRM on Organizational Effectiveness: An Exploratory Study of Services Sector”, have focused on Customer Relationship Management that provides interactive, personalized and relevant communication with customers to develop and maintain relationships. Customer Relationship Management (CRM) is a strategic orientation, which is the most important long-term relationship with customers and develops an understanding of these customers whom can be retained. Technologies used by companies to attract success and retain customers for the maximum corporate growth and profit. CRM is the goal of meeting customer expectations and needs to value them. CRM includes the breaking down of departmental barriers, improving information flow and work processes. These changes influence effectiveness of an organization.

Pan et al., (2006)³⁰ in their study entitled, “Customer Relationship Management (CRM) IN E-Government : A Relational Perspective”, have stated that

²⁹ Saurbhi Chaturvedi, and Dr.Rishnu Roy (2008), “Impact of CRM on Organizational Effectiveness: An Exploratory Study of Services Sector”, *Management Trends*, Vol: 5, No: 1, Sep 2007 March.

³⁰ S.L.Pan, C.W.Tan And E.T.K.Lim (2006), “Customer Relationship Management (CRM) in E-Government : A Relational Perspective”, *Decision Support Systems*, Vol.42, No.24, June 2006, Pp.237-250.

the case of the National IT Literacy Program (NITLP) as part of Singapore's e-government initiative serves to illustrate the evolution of strategic customer relationship management (CRM) practices. The role of CRM has remained relatively consistent, even though its practices have evolved in response to both environmental and technological changes. This study introduces the concepts of relational incentive, relational value and relational tool that position indirect communications as an important contender to direct communications for organizational relationship building. This study adopts a relational perspective with which to formulate a management strategy for CRM that is independent of direct organizational involvement.

Chalmeta (2006)³¹ made a study entitled, "Methodology for customer relationship management." The researcher has stated that the customer relationship management (CRM) is a customer-focused business strategy that dynamically integrates sales, marketing and customer care service in order to create and add value for the company and its customers. This change towards a customer-focused strategy in leading to a strong demand for CRM solutions by companies. However, in spite of companies' interest in this new management model, many CRM implementations fail. One of the main reasons for this lack of success is that the existing methodologies being used to approach a CRM project are not adequate, since they do not satisfactorily integrate and complement the strategic and technological aspects of CRM. This paper describes a formal methodology for directing the process of developing and implementing a CRM system that considers and integrates various aspects, such as defining a customer strategy, re-engineering customer-oriented

³¹ R.Chalmeta (2006), Methodology for Customer Relationship Management", The Journal of Systems and Software, Vol.79, No.56, January 2006, Pp.1015-1024.

business processes, human resources management, the computer system, management of change and continuous improvement.

Krishnaveni and Divya Praba (2006)³² in their article entitled, “A study on corporate CRM in Banking industry” highlighted a suitability of CRM, it will be more suitable for companies having customers and high profit margin, when products / services are complex and involve a high degree of uncertainty on the part of the buyers, the likelihood of customers seeking a relationship is increased. CRM can be exercised when the customer would find it costly and rightly to switch to another vendor and the seller would find that losing this customer would be a major loss. Hence, this article also concentrated that, how to introduce CRM, there are some key steps: such as : identifying your customer, differentiating your customers, interacting with customers and customizing your enterprises behaviour. Finally, it concludes that, customers prefer marketers who can sell, deliver, service, repair, solve problems and improve products. So, management, and marketers had to create a strong CRM, because it has become necessary for survival and success in today’s scenario.

Torkzadeh et al., (2006)³³ in their study entitled, “Identifying Issues in Customer Relationship Management At Merck-Medco”, have reported that the results of a study designed in close collaboration with Merck – Medco can identify key barriers to the success of their customer relationship management, to identify the key factors, they first used focus groups of principle users of the system to brainstorm and generate a list of scenarios and issues. A team of managers, supervisors and customer

³² Krishnaveni R, Divya Praba D (2006), “A Study on Corporate CRM in Banking Industry”, PGG Journal of Management Research, Vol.1, June, Pp.117-121.

³³ Torkzadeh, G. Chang, J.C and Hansen, G.W (2006) “Identifying Issues in Customer Relationship Management At Merck-Medco”, Decision Support Systems, Vol.42, No.17, December, Pp.1116-1130.

service representatives then consolidated this list. A 54-item survey is derived from the list and used to collect 1460 responses from the user groups within the company. Data is equally divided into two sets. Exploratory factor analysis is used with the first data set to identify principal factors that explained the majority of problem areas. Structural equation modeling is used with the second data set to further examine and confirm the initial list of factors. The study results suggests a seven-factor 21-item model describing barriers to the success of customer relationship management in terms of “standard operating procedure compliance”, accountability and ownership”, callback information content”, ‘customer contact process’, ‘billing issues’, ‘dispensing and replacement process’, and ‘queuing procedure’. These factors explained the majority of customer relationship problems faced by the company. These measures can be used by the company to plan and monitor remedial response. Evidence of reliability and construct validity is presented for the measurement models and decision- making implications are discussed.

Koutouvalas and Siomkos (2006)³⁴ in their study entitled, “An examination of Relationship Between Service quality Perceptions and Customer Loyalty in Public Private Greek Banks”, examined the following issues relating to customer satisfaction in Greek banks; the factor shaping Greek banks customers’ perception of service quality, direct influence of perceptions on customer loyalty, customer perceptions and switching intentions among public and private bank customers. A sample of 200 customers was taken for the primary survey. The results of regression analysis showed that, there was a direct and positive correlation between perception of service quality and customer loyalty in the case of both private and the public sector banks,

³⁴ Kotovalas, K and Siomkos, G.J (2006), “An examination of Relationship Between Service quality Perceptions and Customer Loyalty in Public Private Greek Banks”, International Journal of Financial Services Management, Vol.14, Pp.208-271.

significant relationship was recorded between demographic characteristic and perceived quality of both types of banks. Customers of both the banks were willing to express their complaints to bank employees. Thus, bank employees were the bank agents and were acting as the connecting link between banks and customers. Customer loyalty was related only to educational level since a higher educational level was related to an increased tendency for information search regarding competitive product services. Bank's promotional efforts, aimed at providing relevant information to the public might increase loyalty level. In such promotional efforts, the service quality and the reputation were the main areas to be emphasized.

Leo et al., (2005)³⁵ in their study titled, "CRM: Conceptualization and Scale Development", in their article focused on their practical implications of CRM, a critical success factor for business performance. Firms wishing to improve their relationships with customers need constantly to monitor their behavioral and internal process. The scale in this study could be used as a diagnostic tool to identify areas where specific improvements are needed, and to pinpoint aspects of the firms CRM that require work. They suggested that the four dimensions of CRM: key customer focus, CRM organization, knowledge management and technology based CRM. Future researcher studies should collect time series of data for the testing of the casual relationship between CRM and business performance.

Mosad Zineid (2005)³⁶ made a study titled, "Managing in the age: Banking service quality and strategic positioning," in his observation that banking has traditionally operated in a relatively stable environment for decades a better

³⁵ Leo Y.M, Sin, Alan C.B., Frederick H.K., Yim (2005), "CRM: Conceptualization and Scale Development", European Journal of Marketing, Vol.39, Issues: 11/12, Pp.33-37.

³⁶ Mosad Zineldin (2005), "Managing in the age: Banking service quality and strategic positioning," The TQM Magazine, Vol.17, Issue.4, Pp.25-29.

understanding of quality and Customer Relationship Management (CRM) impact on, banking competitiveness. A bank has to create customer relationships that deliver value beyond that provided by the core product. This involves adding tangible and intangible elements to the core products, creating and enhancing the product surrounding. The author has one necessary condition for the realization of quality and the creation of value added is a quality measurement and control. The important function is to ensure the fulfillment of giving customer requirements. The key way to build a strong competitive position is through CRM, product service quality and differentiation.

Maklan et al., (2005)³⁷ in their study titled, “Using real options to help build the business case for CRM investment”, have stated that the long-term benefits of implementing a customer relationship management programme are widely accepted as being: learning from customers, building customer retention, and reduced market uncertainty. Yet, high rates of failure in CRM can originate right at the stage where the investment decisions are made. Traditional discounted cash flow analysis alone does not value or focus managerial attention upon the strategic long-term benefits of CRM. Through a simulated case study analysis, the paper illustrates how the attention of real options to discounted cash flow can improve CRM investment decision making. It encourages managers to verify critical assumptions and reduce both investment and business risk.

³⁷ S.Maklan, S.Knox And L.Ryals (2005) “Using Real Options To Help Build The Business Case For CRM Investment”, Long Range Planning, Vol.38, No.7, March, Pp.393-410.

Ehret (2005)³⁸ in his study titled, “Managing the trade-off between relationships and value networks, towards a value-based approach of customer relationship management in business-to-business markets”, tells that the management of buyer-seller relationship is an early antecedent to the development of customer relationship management (CRM) concepts. Currently, CRM concepts are being challenged by the rise of value networks. Value networks can and, often, do interfere with customer relationships, and thereby call for a broader range of concepts to analyze and understand relationship management and the influence of value network of relationships. The article describes the nature of the problem between relationships and value networks, reviews the current state of research, and describes the contributions of the articles presented in this special issue on CRM in business-to-business markets.

Rajeswari Krishnan (2004)³⁹ in her article titled, “Banking CRM makes the difference”, concludes the banking industry in India has undergone volatile changes during the last decade and one of the major areas of change has been customer service. Customers of today demand universal banking. This is possible if CRM is implemented in its true spirit.

Visweswar Valluru and Samarohada (2004)⁴⁰ in their article titled, “CRM: benefits and strategies”, revealed to succeed with CRM companies need to match their products and campaigns to prospects and customers, in other words, to intelligently manage the customer life cycle.

³⁸ M.Ehret (2005), “Managing The Trade-Off Between Relationships And Value Networks, Towards A Value-Based Approach of Customer Relationship Management in Business-To-Business Markets”, *Industrial Marketing Management*, Vol.33, No.18, February 2005, Pp.465-473.

³⁹ Rajeswari Krishnan (2004) “Banking –CRM Makes the Difference”, *Professional Banker*, Vol.IV, Issue 8, August, P.96.

⁴⁰ Visweswar Valluru and Samarohada (2004) “CRM: Benefits and Strategies”, *Professional Banker*, Vol.IV, Issue 8, August, P.89.

Aravind Singh (2004)⁴¹ in his article entitled, “Customer relationship management new horizons in banking”, argues that the truly most productive and desirable assets are not buildings and fixtures but a profitable customer base. He also states that enhanced customer relationship implies taking customer service and associated profitability to new heights by increasingly interactive banking and client links. He also suggests that banks globally must consider themselves as innovative solution providers satisfying the customer rather than just a product driver or a profit driven distributor. He also discusses extensively, how the advancements in technology have changed the face of banking and have compelled banks in the UK and the USA to rethink their strategies and must acquire a mindset in managing customer relationships to be successful in the ever changing market.

Zablah et al., (2004)⁴² in their paper titled, “An evaluation of divergent perspective on customer relationship management: towards a common understanding of an emerging phenomenon”, have stated that the highly publicized failure of customer relationship management (CRM) initiatives, academic research on CRM has begun to flourish, while, numerous studies have yielded important insights, the extant CRM literature appears to be inconsistent and is highly fragmented due, primarily, to the lack of common conceptualization. Thus, to help advance a cohesive body of knowledge on this topic of growing interest and importance, this paper attempts to provide a clear and accurate delineation of a CRM’S domain. Following the review and analysis of process, strategy, philosophy, capability and technology- based CRM perspectives, the authors propose that the phenomenon is

⁴¹ Aravind Singh (2004) “Customer Relationship Management-New Horizons in Banking”, Journal of Banking, Vol.14, Issue.2, June, P.15.

⁴² Zablah, A.R. Bellenger, D.N and Johnston, W.J (2004) “An Evaluation of Divergent Perspective on Customer Relationship Management: Towards a Common Understanding of An Emerging Phenomenon”, Industrial Marketing Management, Vol.33, No.12, October, Pp.475-489.

best conceptualized as an ongoing process that involves the development and leveraging of market intelligence for the purpose of building and maintaining a profit-maximizing portfolio of customer relationships. Based on the proposed conceptual, a detailed description of the CRM process is provided, along with a comprehensive framework intended to aid marketers in their quest to achieve CRM success.

Sajal Kabiraj, Agrawal and Deepali Singh (2004)⁴³ in their study entitled, “Customer Relationship Management Practices in Retail Banking: An Indian Experience”, pointed out that expanding knowledge savvy consumer market is challenging the Indian retail banking industry to redefine itself. Not only are new financial products and the vehicles to deliver them to the customer demanded, but also new business strategies and models. In today’s situation, Indian retail banks can only stay competitive only by building lifelong partnerships with customers. CRM can be employed to develop an ongoing dialog with customers, integrated across all contact points. CRM allows retail banks to integrate customer-interaction channels and provide consistency to their interactions with customers, generate better customer intelligence, customize their offerings and communications to customers, manage customer interactions and relationships more effectively, and manage the customer portfolio by assessing the lifetime value of customers. The future for the retail banking industry in India depends on whether it continues to provide value to its customers. The challenge for retail bank managers and relationship supervisors is to understand what customers want to distinguish between cutting ice and keeping food cold. In the researchers’ view, understanding

⁴³ Sajal Kabiraj, Agrawal, D.P and Deepali Singh (2004) “Customer Relationship Management Practices in Retail Banking: An Indian Experience”, International Journal of Effective Management, Vol. 1, No. 1, June, Pp.1-21.

the services that people demand and exploring the banks' comparative advantage in supplying them will be crucial in determining the future of the Indian retail banking industry. The research paper presents the findings based upon an exploratory survey of 200 retail bank customers conducted across 6 Indian cities, CRM end user survey consisting of 10 public sector banks, 10 private sector banks and 30 industries across 15 industrial sectors conducted across India, and the study of 10 Application Service Providers (ASPs) and 10 vendors. Implications are drawn from these results, and future research directions were discussed.

By considering the value-adding activities of banks, the research paper provides a strategic framework for evaluating profitable opportunities and assessing competition from other banks, money market funds, or even phone and computer software companies. The paper also examines how new methods of delivering financial services may affect the role of the retail banks in regard to money, the payment system, and banking supervision through the use and implementation of strategic CRM business models. The research study aims at enabling managers to assess CRM activities and processes in retail banks. It also contributes to the customer relationship management literature by shedding light on an issue that has not been adequately examined by marketing scholars.

Dibb, Sally, Meadows and Maureen (2004) ⁴⁴ in their research paper titled, "Relationship Marketing and CRM: A Financial Service Case Study", consider the shift towards relationship marketing principles and the implementation of CRM in the retail financial services sector. Many players offering personal banking and related products have now bought into the concepts behind relationship marketing, and are investing heavily (particularly in new information technology) to enhance customer

⁴⁴ Dibb, Sally, Meadows, Maureen (2004), "Relationship Marketing and CRM: A Financial Service Case Study", *Journal of Strategic Marketing*, Vol.12, Issue 2, June, Pp.111-115.

relationships and improve retention rates. This trend is considered from the perspective of an organisation that is one of those leading progresses made in recent years towards the company's goals, focusing especially on their introduction of new systems and moves to enhance customer data. However, the analysis also suggests that major challenges remain if the benefits of CRM are to be fully realized with particular concerns for the implementation of CRM principles.

Agarwal (2004)⁴⁵ in his paper titled, "CRM & Cooperate Renaissance", described the concept and mechanics of CRM that helps corporate renaissance in hard times and finally, recommended at time of action for an effective CRM implementation towards a quicker corporate renaissance. The paper also urged business schools of South Asia to incorporate CRM into their teaching curricula so that, business and academics can continue to stay relevant to each other.

Gopal (2004)⁴⁶ in his article entitled, "Retail Banks going the CRM way", observes that attracting the individuals, high net – worth and profitable customer is a key challenge for banks today. CRM can help the retail bank managers in facing this challenge. He has suggested that in order to derive the maximum benefit from CRM, banks must prepare their processes compatible to the CRM.

Rajeshwari Krishanan (2004)⁴⁷ in her article on, "Banking – CRM makes the difference", observes that customer relationship management can be helpful in customer identification, cross selling of products, customer acquisition and retention. Operational CRM, which provides required information and analytical CRM,

⁴⁵ M.L. Agarwal (2004) "CRM & Cooperate Renaissance" Journal of Services Research, Vol.3, Number.2, Pp.149-167.

⁴⁶ Gopal, V.V. (2004) "Retail Banks going the CRM way", Professional Banker, Pp.97-100.

⁴⁷ Rajeshwari Krishanan (2004) "Banking – CRM makes the difference" Professional Banker, August, Pp.91-96.

which traces activities and makes the information more sensible are the two tools of CRM. CRM cell, portfolio of products, customer metrics & latest techniques are some of the requirements suggested by the author for effective implementation of CRM in Banks.

Sajal (2004)⁴⁸ has made a study entitled, “Strategic Frame Work for Implementing CRM in Financial Services: An Indian Retail Banking Survey.” The author studies with the main objective to develop and design strategic business models for CRM for retail banking in India, for gaining sustainable competitiveness and ROI in retailing, acquiring and servicing customers in the next generation banking environment. Retail banking customers are demanding a different relationship with bankers and the financial suppliers than the traditional sales and transaction model. Three sets of pre-tested questionnaires have been designed to cover important issues in the problem domain meant for three different sets of respondents namely, CRM end users, retail bank customers and vendors and Application Providers. Non- probability convenience sampling technique has been used to collect the data. The data collected has been subjected to factor analysis and z-test. The study concluded that CRM systems development and implementation are a key priority for the most modern Indian retail banks. The study also further insisted that investment in further systems as well as training is to be planned for the future. The fairly narrow scope of the study inhibits generalisability and there were distortive factors identified in the data. Nevertheless, clear signals did emerge, which could be the subject of further enquiry. One possible avenue for further research would be to examine how banking related businesses are measuring the success of their CRM

⁴⁸ Sajal Kabiraj (2004), “Strategic Frame Work for Implementing CRM in Financial Services: An Indian Retail Banking Survey”, CRM in banking: Concepts and Cases Section I Chapter, PP 3-23 ICAI University, Hyderabad.

programmes. The value of this kind of research would have a real impact for both academicians and practitioners.

Injazz, Chen and Karen Popuich (2003)⁴⁹ have made a study entitled, “Understanding CRM-People, Process and Technology. In their study, the authors have provided an integrated technology by focusing on customer retention. CRM has evolved from advances in IT and organizational changes in customer centric processes. Although a large portion of CRM is technology viewing CRM as a technology-only solution is likely to fail. Managing a successful implementation requires an integrated and balanced approach to technology, process and people.

Alok Mittal, Jayant Sonwalk and Akhilesh (2003)⁵⁰ in their paper titled, “An Exploratory Study of CRM Orientation Among Bank Employees”, aimed to explore the aspect of CRM orientation among bank employees of both public and private sector banks. The findings of the research highlighted that there is a need for improvement on some of the components of CRM such as customer communication, orientation, care and handling complaints in both private and public sector banks. The aged employees in the public and private banking institutions need to improve CRM skills in order to compete with their younger counterparts.

Werner J. Reinartz and Kumar (2003)⁵¹ in their article titled, “The impact of customer relationship characteristics on profitable lifetime durations”, presented the following objectives to empirically measure lifetime duration for non-contractual customer and tested the factors that affect customer profitable lifetime

⁴⁹ Injazz J .Chan, Karen Popuich (2003), “Understanding CRM-People, Process and Technology”, Business Process Management Journal, Vol 9, Pp 672-688.

⁵⁰ Alok Mittal, Jayant Sonwalk and Akhilesh K. Mishra (2003), “An Exploratory Study of CRM Orientation Among Bank Employees”, Indian Journal of Training and Development, Jan-June, Pp.34-35.

⁵¹ Werner, J, Reinartz and Kumar (2003) “The impact of customer relationship characteristics on profitable life-time durations” Journal of Marketing, Vol.67, Pp.23-28.

duration and developed managerial implications for building and managing profitable relationships. The outcome of the study stressed the relevance and importance of establishing customer relationship management capabilities. Customers are heterogeneous on an important life-time relationship. Under such condition an appropriate firm response should be made to develop customer relationship management capabilities, which will help such firms to establish competitive advantage in the market.

Alok Mittal, Jayant Son Walka and Akhilesh K. Mishra (2003)⁵² together presented an article entitled “An exploratory study of CRM orientation among bank employees.” The paper aimed at exploring the aspect of CRM orientation among bank employees of both public and private sector banks. The findings of the research highlighted that there is a need for improvement on some of the components of CRM, such as, customer communication, customer orientation, customer care and handling of complaints in both public and private sector banks. The aged employees in the public and private banks institutions need to improve CRM skills in order to compete with their younger counterparts.

Tapan K. Panda (2003)⁵³ in his article titled, “Creating customer life-time value through effective CRM in financial services Industry”, has stressed the importance of CRM in the financial services industry. Customer data management gives clues about the probability of customer demand and the technology helps in tracking the characteristics and categorization of the customer depending on their past behaviours. He concluded that with increased competition and customer moving very

⁵² Alok Mittal, Jayant Son Walka and Akhilesh k.Mishra (2003) “An exploratory study of CRM orientation among bank employees”, Indian Journal of Training and Development, Pp.34-35.

⁵³ Tapan. K. Panda (2003) “Creating Customer Life-Time Value through Effective CRM in Financial Services Industry”, Journal of Service Research, Vol.2, Number.2, Pp.157-171.

fast from one firm to another, it is essential to have an integrated CRM strategy across the whole organization for generating higher customer life-time value.

Ramachandran (2002)⁵⁴ in his study entitled, “Customer Relationship Management Emerging Strategies”, has stressed on improving customer loyalty and to measure the depth, stages of relationship development in banks. The study proved that the concept of CRM needs to make its impact in the banking scenario, especially, in the nationalized bank, state bank group and old private banks. Being customer centric rather than product centric goes a long way in laying the right foundation for better CRM. Retention of old customer must be given precedence over the acquisition of a new customer for it to promote cross selling of products and thereby increase profitability.

Ramachandra (2002)⁵⁵ made a study titled “CRM-Emerging strategies”, the main objective of the study was to develop a scale to measure the depth of the relationship and stages of relationship development. Further, this study also attempted to identify effective and timely cross-selling and up-selling of the products and services. The study concluded that for laying the right foundation for a better CRM, the banks should be customer-centric and give importance to the retention of existing customer than acquiring new ones for it to promote cross-selling and repurchase of products.

Vishuprasad Nagadevara (2002)⁵⁶ presented an article titled, “CRM using data mining case study of an Electrical Appliances company”,

⁵⁴ Ramachandra S (2002), “*Customer Relationship Management Emerging Strategies*”, IBA Bulletin, Sep, Pp.11-16.

⁵⁵ Ramachandra, S.T (2002) “CRM-Emerging Strategies”, IBA Bulletin, Pp.11-16.

⁵⁶ Vishnuprasad Nagadevara (2002)“CRM using data mining case study of an Electrical Appliances company”, Paper presented in the National Seminar in CRM, The school of Management Study, University of Hyderabad, November 8-10, Pp.322-331.

the strategy of using data mining technology to identify, categorize and segment the customer and profile them for a specific targeted product and to cross-sell other products was demonstrated in this paper. In this study, demographic clustering was one of the commonly used tools for customer segmentation. A few of the clusters were analyzed to demonstrate the appropriate strategies for acquisition of new customers as well as cross-selling. The objective was to use the characteristics of those customer segments to maximize the lifetime value.

Mahila Vasantha Thangam (2002)⁵⁷ in her study titled, “A comparative study on customer satisfaction regarding banking services rendered by public sector and private sector banks (with special reference to Coimbatore City)”, has identified the various factors influencing customer satisfaction and has also observed the extent of customer satisfaction derived by both public sector and private sector bank customers. She has also identified the various services enjoyed by the customers. She has also focused her attention on finding out the best from the customer’s point of view. She has concluded that there is no significant difference between the mean score of volume transactions and customer satisfaction both in private and public sector banks. She also found that private sector banks offer quick and convenient service than public sectors. But facilities and services related to safety are better offered by public sector banks.

Hasan Banu (2002)⁵⁸ in her study titled, “A study of customer services rendered by public sector and private sector banks in Theni district”, has concluded customers expect speed, courtesy and concern from the system

⁵⁷ Mahila Vasantha Thangam, “ A Comparative Study On Customer Satisfaction Regarding Banking Services Rendered By Public Sector And Private Sector Banks-With Special Reference To Coimbatore City”, M.Phil Dissertation, Bharathiar University, Coimbatore, December 2002.

⁵⁸ Hasan Banu (2002), “A Study of Customer Service Rendered By Public Sector and Private Sector Banks in Theni District”, Doctorial Dissertation, Bharathiar University, Coimbatore, March 2002.

followed in banks needs a review for simplifying the various forms and proceedings for sanctioning loans. In fact banking sector reforms will be meaningless if they do not improve customer perception of bank services. Customer services should be improved through innovations such as automatic teller machine (ATMs), home banking, anywhere banking, single window service concept, specialized NRI/SSI branches, personal banking, electronic fund transfer, on-line terminals to customers, SWIFT bank net, smart card and shared payment network system.

Choudhury, K. Mukherjee and Banerjee (2001)⁵⁹ in their study titled, “Relationship marketing strategies and customer perceived service quality - A study on Indian banks”, carried out an exploratory study in two private sector banks (Prudential Bank and Millenium Bank) and two public sector banks (National Bank and Century Bank). The key facts of relationship management explored under this study included management of demand and supply, customer complaint management, monitoring of customer retention, relationship pricing and customizing of the relationship. The study revealed that both the private sector banks had a more structured and comprehensive relationship strategies vis-a-vis the two public sector banks. The study concluded that the customer rated the two private sector banks better on the dimensions of competency, customer oriented and tangibles, but on the dimensions of convenience the customer rated the prudential bank the best, and the other 3 banks are poor.

⁵⁹ Choudhary, K; Mukherjee (2001), A and Banerjee. A “Relationship Marketing Strategies and customer perceived Service quality: A Case study of Indian Banks”, Customer relationship management -emerging concepts, McGraw Hill Pub. Company Ltd, New Delhi, Pp.452-463.

Ramachandran (2001)⁶⁰ made a study titled, “How CRM can be strengthened-Beyond the hype.” The purpose of the study was to highlight the reasons for the lack of success of the current CRM tools and review the strengths and weaknesses of the current approaches to CRM. The study suggested that since customer needs are dynamic, new dimensions have to be added to the set of CRM tools based on information technology.

Gupta and Sonal Shukla (2001)⁶¹ in their study titled, “Implementation Issued in CRM: A Study in the Indian Banking System, Productivity”, have made a modest attempt to identify the implementation issues associated with CRM, importance of CRM, its technology and how does it drive customer service particularly in the banking sector. The study comprehends that banks are still in the initial phase of CRM implementation. With some foreign and private sector banks are taking an initiative on the technology front, public sector banks still have a long way to go in adopting the new technology. The study further revealed the CRM is gradually picking up and is definitely considered as a viable proposition by banks in improving services to their customers.

Ramachandran (2001)⁶² has made a study to highlight the reasons for the lack of success of the current crop of CRM tools and review the strengths and weaknesses of the current approaches to CRM. The study stressed on the point that customer needs are dynamic, and there should be new methods to capture them. This means, new dimensions have to be added to the set of IT based CRM tools.

⁶⁰ Ramachandran (2001) “How CRM can be strengthened – Beyond the Hype”, *Productivity*, Vol.42, Pp.19-25.

⁶¹ Gupta M.P, and Sonal Shukla (2001), “Implementation Issued in CRM: A Study in the Indian Banking System, *Productivity*”, Vol.42, April-June, Pp.26-38.

⁶² Ramachandran K (2001), “*How CRM can be Strengthened-Beyond the Hype*”, *Productivity*, Vol.42, April-June, Pp.19-25.

A mix of quantity and quality inputs will provide an insight into the requirements of customers. Computers and packages are only tools. The organization should decide the purpose and make use of a mix of CRM tools.

Parimal Vyas (2000)⁶³ made a study titled, “Measurement of Customer Satisfaction: A Study of Banking Service”, this paper attempted to empirically study customer satisfaction with the services provided by different banks and also to analyze the response of customers towards the actual time taken by banks to complete the banking transactions. The findings of the study revealed that the nationalized banks and co-operative banks need to improve on reducing the overall time taken to complete banking transaction. Comparatively, the private and foreign banks take much lesser time for completing their transaction. The nationalized banks and cooperative banks need to increase the use of information technology and CRM to deliver standardized customer-specific banking service to its target customers.

Moutinho and Smith (2000)⁶⁴ in their study titled, “Model Banking Customer Satisfaction through mediation of attitudes towards human and automated Banking”, emphasized that human and technology based delivery channels were greatly linked with the customers’ perceptions of how these bank services were delivered to them and pointed out that these perceptual outcomes would affect the level of bank customer satisfaction, retention and switching.

⁶³ Parimal Vyas (2000), “Measurement of Customer Satisfaction: A Study of Banking Service”, Business Perspective, Vol.4, September, Pp.73-87.

⁶⁴ Moutinho L and Smith A (2000), “Model Banking Customer Satisfaction through mediation of attitudes towards human and automated Banking”, International Journal of Bank Marketing, Vol.18, No.3, Pp.124-134.

Uma (2000)⁶⁵ in her study titled “A study on customer satisfaction relating to the services rendered by commercial banks-with reference to nationalized and non-nationalized banks”, has identified the various services rendered by commercial banks and regulations relating to customer services. She has also observed the extend of customer satisfaction with services rendered by banks. She has concluded that banks should meet the growing needs of the customers in the changing competitive environment and bring about total customer satisfaction by rendering quality service.

Anjana Grewal (2000)⁶⁶ in her article titled, “Winning strategies and processes for effective CRM in banking and financial services”, presented a case study on relationship management practices developed in a leading foreign bank in India in the early nineties. It was a practical paper and provided insight into what made it happen, the developed model outlined ten stages for effective customer relationship practices in financial services. These spans across defining customer relationship, understanding transaction behaviour and business volumes for different customers. Developing a customer profitability model, creating the organization structure to support relationship management practices, developing training programs, relationship pricing, continuously evaluating the role of relationship managers with emerging technology are the new trends expected of the relationship role.

Sangeetha Aurora and Minakshi Malhotra (1997)⁶⁷ in their study titled, “Customer satisfaction: a comparative analysis of public and private sector banks”, were to study the factors determining customer satisfaction at the different levels and

⁶⁵ Uma (2000), “A Study On Customer Satisfaction Relating To The Services Rendered By Commercial Banks-With Special Reference To Nationalized And Non-Nationalized Banks”, M.Phil Dissertation, Bharathiar University, Coimbatore, December 2000.

⁶⁶ Anjana Grewal (2000), “Winning Strategies and process for effective CRM in Banking and Financial Services”, in customer-relationship management: Emerging concepts, Tools and Applications, Jegadish n. Sheth, Atal Parvatiyar and G. Shainesh(Eds); Tata Mcgraw Hill, New Delhi, 2000

⁶⁷ Sangeetha Aurora And Minakshi Malhotra(1997), “Customer Satisfaction: A Comparative Analysis of Public and Private Sector Banks,” Decision Volume 24,January-December, 1997,Pp. 109-130.

marketing strategies for increasing the level of customer satisfaction. Factor wise average scores revealed that there is a significant difference between the satisfaction level of public and private sector bank customers. The private sector banks are much more satisfied than their counterparts in public sector banks. The most distinguishing and outstanding factors responsible for the satisfaction of private sector bank customers were staff and service factors. It is further evident that public sector banks need to adopt certain specific marketing strategies to survive in the present day world of competition.

RESEARCH GAP

The following research gaps are identified by a reviewing both national and international literature regarding CRM. It is consequently found that many foreign literatures **failed to acknowledge the effectiveness of initial strategies, maintenance strategies, and technology and service satisfaction to identify the effectiveness of CRM in banking industry.** Another important gap which is induced the present research is that the previous researchers did not give any relationship between the service seekers and service providers and so this present thesis numerically identified **the gap between perception of customers and bankers.** The reviews conclude that there is no empirical measure to find out the effectiveness of CRM and the factors influencing CRM. Therefore **the present study aims at giving suitable numerical representation for the effectiveness of CRM.**

CHAPTER - III

PROFILE OF THE STUDY AREA

- 3.1 Area profile
- 3.2 Origin of the District
- 3.3 Geographical location
- 3.4 Administrative setup of Tirunelveli District
- 3.5 Mineral resources
- 3.6 Forest, fauna and flora
- 3.7 Rivers in Tirunelveli District
- 3.8 Land
- 3.9 Irrigation
- 3.10 Agriculture
- 3.11 Housing type
- 3.12 Amenities and infrastructural facilities
- 3.13 Industries
- 3.14 Financial institutions in Tirunelveli District

CHAPTER - III

PROFILE OF THE STUDY AREA

3.1 AREA PROFILE

Tirunelveli, the penultimate southern most district of Tamil Nadu, is described as a microcosm of the State, owing to its mosaic and diverse geographical and physical features such as lofty mountains and low plains, rivers and cascades, seacoast and thick inland forest, sandy soils and fertile alluvium, a variety of flora, fauna, and protected wildlife. Thenpandiyanadu of the early Pandyas, Mudikonda Cholanmandalam of the Imperial Cholas, Tirunelveli Seemai of the Nayaks, Tinnevely district of the East India Company and the British administration and Tirunelveli district of Independent India was bifurcated on 20th October 1986. Then divided districts are called Nellore - Kattabomman district and Chidambaram (Tuticorin) district. Subsequently the district name was christened as Tirunelveli-Kattabomman district. As per the decision of the Government of Tamil Nadu to call all the districts by the name of the headquarter town, Tirunelveli-Kattabomman district is now Tirunelveli district. Chidambaram district is now called Thoothukudi district.

The Tirunelveli Sthalapurana prescribes a tradition for the origin of the name Tirunelveli. The puranic version goes that one Vedasarma, a staunch devotee of Shiva, on his pilgrimage from the North to the South was invited by Lord Shiva in his dream to his abode on the banks of the sacred river Tamiraparani. The delighted devotee came to Sindupondhurai on the banks of the river and stayed there with his family. Once there was a famine which forced Vedasarma to collect paddy by way of begging and continuing his daily

prayers. One day he spread out the paddy to dry under the sun before the Lord, and went for his ablutions in Tamiraparani. He prayed to the Lord for rain which he thought could be a remedy for the famine. His prayer was answered and when he was bathing, a thunder storm broke-out and it rained heavily. Vedasarma rushed to the place where he had spread the paddy. He witnessed a miracle. Despite rain around the area, the paddy that he had spread did not get even a single drop of rain and did not get soaked. Since then according to the purana the town is called as “Tiru-nel-veli” (Sacred hedged paddy).

3.2 ORIGIN OF THE DISTRICT

The Tirunelveli District was formed in 1790 by the East India Company, later came under the direct control of the British Crown Queen Victoria. This has several distinctive features of ethnological, religious and it is little wonder that references to this little district were formed in our epics. The name Tirunelveli has been composed from the three Tamil words is “Thiru-Nel-Veli” meaning “Sacred Paddy Hedge”.

Tirunelveli-Palayamkottai is popularly known as “Oxford of South India”. All types of colleges, schools with historic background are functioning in this Twin city.

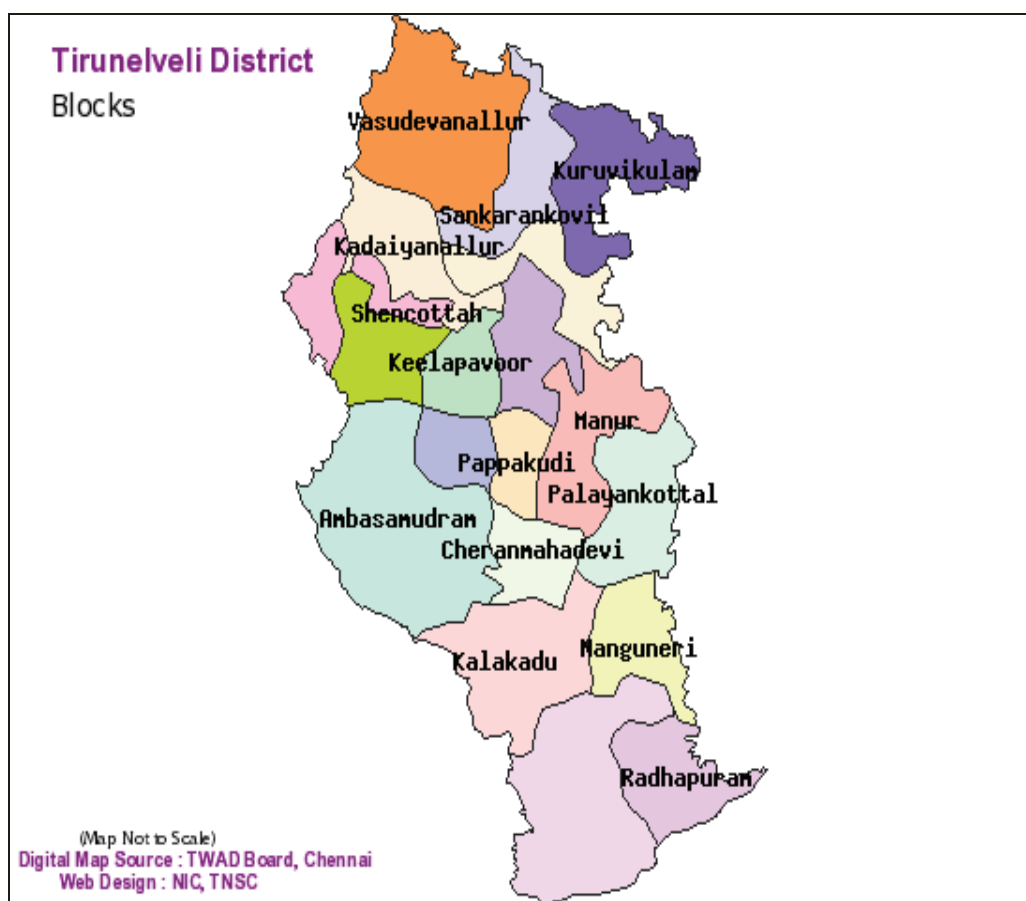
On acquisition from the Nawab of Arcot in 1801, the British named it as Tinnevelly district though their headquarters was first located in Palayamkottai the adjacent town, where they had their military headquarters during their operations against the Palayakars. Two reasons may be attributed for naming it after Tirunelveli. One is because, it was and is the chief town of the district and the other is that it was already called Tirunelveli Seemai under the Nayaks and Nawabs. Both Tirunelveli and Palayamkottai grew as the twin towns of the district.

3.3 GEOGRAPHICAL LOCATION

This district is located in the southern part of Tamilnadu and surrounded by Virudhunagar district on the North, Tuticorin District on the East, Kanyakumari district on the South and Western Ghats on the West. Tirunelveli has its own individuality from rice to culture. The lofty legendary life-line of this district is the River Tamiraparani that flows across the District. It caters to the various spheres of activities like agriculture, industry and in providing main source of drinking water. The district is surrounded by the State of Kerala, Gulf of Mannar and the districts of Virudhunagar, Thoothukudi and Kanyakumari.

Map 3.1

Tirunelveli District and its Blocks



3.4 ADMINISTRATIVE SETUP OF TIRUNELVELI DISTRICT

3.4.1 DISTRICT ADMINISTRATION

The district administration is headed by the District Collector with his office at the district collectorate. The responsibilities of the District Collector include maintenance of law and order, coordinating various development and welfare activities in the district. A detail of other administrative setup in Tirunelveli District is given in Table 3.1.

Table 3.1

Administrative Setup of Tirunelveli District

Number of Firkas	61
Number of Villages	628
Number of Village Panchayats	425
Number of Town Panchayats	38
Number of Municipalities	05
Number of Municipal Corporation	01
Number of Taluks	11
Panchayat Unions	19
Revenue Divisions	03

Source: District Collectorate Office, Tirunelveli.

The table 3.1 clearly shows that in Tirunelveli district, the number of firkas is 61, the number of village panchayat is 425 and the number of town panchayat is 38.

3.4.2 Revenue Divisions

At the divisional level, the Sub Collectors / Revenue Divisional Officers assist the Collector in running the administration. In Tirunelveli district, there are three Revenue Divisions. They are namely, Tirunelveli, Cheranmahadevi and Tenkasi.

3.4.3 Taluks

Tahsildars are the officers in-charge at taluk level. In Tirunelveli, there are 11 taluks namely Tirunelveli, Palayamkottai, Sankarankovil, Ambasamudram, Nanguneri, Radhapuram, Tenkasi, Shenkottai, Alangulam, Veerakeralampudur and Sivagiri.

3.4.4 Panchayat Unions (Blocks)

Panchayat Union Commissioners at block level are the Officers in-charge for implementing all the developmental activities recommended by the Government at the Block level. There are 19 Panchayat Unions (Blocks) namely Palayamkottai, Manur, Melaneelithanallur, Sankarankovil, Kuruvikulam, Cheranmahadevi, Ambasamudram, Pappakudi, Kadayam, Kalakadu, Nanguneri, Vallioor, Radhapuram, Alangulam, Keelapavoor, Tenkasi, Shencottai, Kadayanallur and Vasudevanallur.

3.4.5 Taluk Administration

Tahsildars are in charge of revenue administration at taluk level. He is assisted by Head Quarters Deputy Tahsildar, Taluk Supply Officer and Zonal Deputy Tahsildars. Each taluk is divided into a number of firkas which comprises a number of revenue villages. Revenue Inspector at firka level and Village Administrative Officer

at village level assist the Tahsildar. The details regarding taluks, firkas and revenue village are given in the following table 3.2.

Table 3.2

List of Firkas/Villages in Each Taluk of Tirunelveli District

Name of Taluk	No. of Firkas	No. of Revenue Villages
Tirunelveli	6	85
Palayamkottai	4	60
Sankarankoil	10	101
Ambasamudram	08	105
Nanguneri	06	81
Radhapuram	07	50
Tenkasi	04	37
Shencottai	03	20
Sivagiri	04	30
Alangulam	05	35
Veerakeralampudur	4	24
Total	61	628

Source: District Collectorate Office, Tirunelveli and Census of India 2011

Table 3.2 exhibits that the number of revenue villages is high in Ambasamudram Taluk with 105 revenue villages and the number of revenue villages is low in Shencottai taluk with 20 revenue villages.

3.4.6 Population of Tirunelveli District

The population of this District was 27,23,988 as per 2001 Census and 30,72,880 as per 2011 census. The Density of Population per sq.km. was 399 as per

2001 census and 455 persons as per 2011 census . Tirunelveli, Tenkasi and Ambasamudram are the most densely populated Taluks in the District as per 2001 census.

The Sex ratio is 1024 females for every 1000 males in the District as per 2011 census. The Literacy rate is 76.09 per cent in the District as per 2001 census. Out of the total population, males are 13,33,939 and females 13,90,049 as per 2001 census. Out of the total population, males are 15,18,595 and females 15,54,285 as per 2011 census. The district having Schedule caste population of 4,81,052 which represents 17.66 per cent to total population as per 2001 census. Schedule Tribes are found to be very small in numbers 8,358 which is 0.31 per cent of the Total population. 4.36 per cent of State population lives in Tirunelveli district., 14,15,742 live in Rural area and 13,08,246 live in urban area forming 52 per cent and 48 per cent respectively as per 2001.

3.4.7 Educational Institutions

Tirunelveli district, which is called “Oxford of South India”, has a rich tradition in education. The district has a large number of educational institutions under the control of both government and individual/trusts. The following Table 3.3 shows the list of educational institutions in Tirunelveli district in 2011.

Table 3.3**List of the Educational Institutions of Tirunelveli District**

Sl.No	Educational Institutions	No. of Institutions
1	Universities	02
2	Arts and Science Colleges	24
3	Medical College	01
4	Siddha Medical College	01
5	Engineering Colleges	12
6	Law College	01
7	Pre Primary Schools	201
8	Primary Schools	1,521
9	Middle Schools	429
10	High Schools	169
11	Higher Secondary Schools	142
12	Teachers Training Institute	06

Source: District Collectorate Office, Tirunelveli, 2011.

It is clear from table that in Tirunelveli district, the number of engineering colleges is 12, the number of arts and science colleges is 24 and the number of higher secondary schools is 142.

3.4.8 Employment Data

Employment is important aspect to decide the socio-economic conditions or the purchasing capacity of people. Type of work is another deciding factor of ones economic conditions. The detail of employment is given in Table 3.4.

Table 3.4

Employment Data of Tirunelveli District

Types	Numbers
Total Workers	12,81,117
Male Workers	7,37,911
Female Workers	5,43,206
Rural Workers	7,29,776
Urban Workers	5,51,341
Cultivators	1,37,516
Agricultural Labourers	3,56,055
Household Industry	2,82,282
Other Workers	5,05,264
Non-Workers	14,42,871

Source: Census of India 2011.

Table 3.4 clearly shows that in Tirunelveli district, the total number of workers is 12,81,117, the number of cultivators is 1,37,516 and the number of agricultural labourers is 3,56,055.

3.4.9 Climatic Condition

3.4.9.1 Temperature

In the day time the coastal regions are cooler than the interior parts by about a degree in summer and southwest monsoon seasons and warmer by one to two degrees during the rest of the year. From about the middle of February, temperature increases steadily. In May, which is usually the hottest month in the interior, the mean daily maximum temperature is 37.1 degree Celsius. The weather is

quite hot in May and June and the maximum temperature sometimes reaches 45 degree Celsius. With the onset of the southwest monsoon by the end of May or beginning of June, there is some drop in temperature. By about the middle of October, both day and night temperatures decrease appreciably. The period from November to January is the coolest period of the year with the mean daily maximum temperature of about 30 to 31 degree Celsius in the interior parts. The mean daily minimum in these months is about 22 to 23 degree Celsius in the district in general.

3.4.9.2 Humidity

The relative humidity, in general, during the year is between 55 and 65 per cent in the interior parts of the district, except during the northeast monsoon season, when it is over 65 per cent. The coastal parts are comparatively more humid.

3.4.9.3 Cloudiness

During the months of April and May, the skies become heavily clouded and threatening in the afternoons on many days when thunderstorms follow. In the southwest and northeast monsoon seasons, the sky is heavily clouded or overcast.

3.4.9.4 Winds

Winds are generally light to moderate in strength. Between May and September winds are mainly north westerly or westerly. From October to February winds are mainly north easterly or northerly.

3.4.9.5 Rainfall

Main rainy season is from October to the middle of January. During these southwest monsoon seasons the rainfall is more in the western parts of the district. November is generally the rainiest month. The heaviest rainfall in 24 hours recorded in the district was 371.5 mm at Sivagiri on 29.10.1929. The average rainfall in the district is 814.8 mm per annum. The details regarding the rainfall between 1996 and 2011 are given in Table 3.5.

Table 3.5
Rainfall in Tirunelveli District

Year	Rainfall (in mm)
1996	729.01
1997	1,091.96
1998	793.06
1999	653.72
2000	826.16
2001	765.40
2002	816.83
2003	900.37
2004	994.48
2005	971.49
2006	1,179.66
2007	1,056.50
2008	1,261.50
2009	841.40
2010	901.10
2011	947.60

Source: District Collectorate Office, Tirunelveli.

Table 3.5 clearly reveals that in Tirunelveli district, the rainfall is high (1261.50 mm) during the year 2008 and the rainfall is low (653.72 mm) during the year 1999.

3.5 MINERAL RESOURCES

3.5.1 Limestone

It is available at several places in the district. The major part comes from the crystalline limestone deposit occurring near Ramayanpatti, Talaiyuthu and Padmaneri. A total reserve of 4.06 million tonnes limestone upto a depth of 15.2 metre in Ramayanpatti band and 5.08 million tonnes upto a depth of 15.25 metre in Talaiyuthu band has been estimated. The limestone available here contains Calcium Oxide (CaO) from 34.97 to 55.49 per cent, Magnesium Oxide (MgO) from 0.31 to 7.24 per cent.

The Padmaneri band consists of six limestone quarries with an aggregate strike length of about 800 metre. The average width is 4.75 meter, 0.199 million tonnes of cement grade limestone is estimated from this band. The Singikulam band extends over a strike length of 17 km. It contains seven limestone quarries with an aggregate strike length of about 6.4 km and average width of 13 metre. About 3.160 million tonnes of cement grade limestone is estimated from this band. Six bands of good quality limestone occur near Pandapuli and 4,34,000 tonnes of limestone suitable for the manufacture of cement and chemical industries have been estimated.

3.5.2 Sulphides

Light traces of sulphides occur in and around Pattankadu and Munradaippu. This mineral is of no economic importance.

3.5.3 Ilmenite – Garnet Sands

Occurrence of red garnet sands in the beds of the river Nambiar and Uvari has been recorded. The proportion of garnet is 75 per cent in the rich deposits and 45 per cent in the surface sands. Local concentration of limonite sands are noticed near Vijayapathi and Kuttankuli.

3.6 FOREST, FAUNA AND FLORA

The total area of forest of the district is 1, 22,055 hectares which 81700 ha is set apart for Tiger reserve of Mundanthurai and Kalakadu. The entire forest of the district stretches along the Western Ghats. Various types of forests from luxuriant tropical wet evergreen forests to southern thorn scrub forests occur in the district owing to its diverse geographical factors. The forests in the district are technically classified as Southern hilltop tropical evergreen forests, West Coast tropical evergreen forests, Southern moist mixed deciduous forests, Ochiandra reed forests, Carnatic umbrella thorn forests, Southern Euphrosia scrub and Southern thorn scrub.

3.7 RIVERS IN TIRUNELVELI DISTRICT

There are a number of rivers in Tirunelveli district. The following are the rivers flowing through this district. Tamiraparani, Pachaiyar, Korayar, Chittar, Aluthakanniar, Aintharuvai, Jambunathi, Ramanathi, Gadanathi, Harumannathi, Karuppanathi, Gundar, Mottaiyar, Manimuthar, Nambiyar, Karunaiyar, Vedamaliyar, Kothaiyar, Rajasingiyar and Mundhal Odai. They are extending their support for the development of agriculture and other rural based industries.

3.8 LAND

Land and its category are essential for cultivation and other allied activities.

3.8.1 Land Category

The details of land categories found in Tirunelveli district are given in Table 3.6.

Table 3.6

Land Category of Tirunelveli District

Land Category	Area in Hectares
Wet	79,668
Dry	3,58,151
Assessed Waste	39,274
Unassessed Waste Dry	57,696
Poramboke	25,456
Forest Lands	122,055
Total	682,300

Source: District Collectorate Office, Tirunelveli and Census of India 2011.

Table 3.6 clearly reveals that in Tirunelveli district, the total area of land is 6,82,300 hectares, out of these, majority of the land are dry area (3,58,151 hectares) and the next majority of the land are forest lands (1,22,055 hectares).

3.8.2 Land Use Pattern

The land in Tirunelveli is used for many purposes as elsewhere. The details of land use in Tirunelveli district are given in Table 3.7.

Table 3.7

Land Use Pattern (In Ha) of Tirunelveli District

Land Pattern	in Ha
Forest	1,27,758
Barren and Uncultivable waste	29,682
Land put to Non-Agricultural uses	1,03,136
Cultivable Waste	36,214
Permanent Pastures and Other Grazing Land	5,156
Land Under Miscellaneous Tree Crops and Groves not included in Net Area Sown	8,595
Current Fallow	35,525
Other Fallow lands	1,83,925
Net Sown Area	1,55,658
Geographical Area	6,75,850
Total Cropped Area	1,80,925
Area sown more than once	25,267

Source: District Collectorate Office, Tirunelveli and Census of India 2011.

The table 3.7 shows that the total geographical area of Tirunelveli district is 6,75,850 hectares, total cropped area is 1,80,925 hectares and the net sown area is 1,55,658 hectares.

3.9 IRRIGATION

The district is chiefly irrigated by rivers rising in the Western Ghats. The dams and anaicuts constructed on the Tamiraparani and Manimuthar rivers serve both agriculture and power generation purposes. The total rainfall, though light, averaging about 814.8 mm per annum, is generally well distributed. The Tamiraparani river affords perennial irrigation to a fairly large area on which two crops are normally raised. Several tanks and wells form part of the other source of irrigation. The sources of irrigation and major irrigation projects are given in Table 3.8.

Table 3.8

Sources of Irrigation in Tirunelveli District

Sources	Net Irrigated Area (in hectare)
Canals	15,591
Wells	34,908
Tanks	32,467
Other sources	244
Total	83,210

Source: District Collectorate Office, Tirunelveli and Census of India 2011.

The table 3.8 clearly reveals that the total irrigated area is 83,210 hectares, wells irrigated area is 34,908 hectares, tanks irrigated area is 32,467 hectares and canals irrigated area is 15,591 hectares.

3.10 AGRICULTURE

Tirunelveli district is predominantly an agricultural district. The district has mainly two cropping seasons, viz., Kar, the first crop (June to September) and Pishanam, the second crop (October to February).

3.10.1 Cropping Pattern

Tirunelveli has fertile soils only in scattered regions. Less fertile red soils are found distributed over most of the regions. The network of the irrigation system marks full use of the water resources; the natural deficiency has been overcome to a greater extent. The cropping pattern of the district is essentially of the type characterizing dry regions. It normally varies from taluk to taluk. In dry regions, diversified cropping patterns exist and no single crop claims a large share of the gross cropped area. Dry cultivation which characterizes these regions is also basically millet and cash crop cultivation. Even in dry regions wherever water is available, it is the paddy crop that is sown by the farmers. Paddy occupies the largest area of cultivation, followed by cotton. Paddy is cultivated mainly in Tirunelveli, Palayamkottai, Tenkasi, Shenkottai, Ambasamudram and Nanguneri Taluks. Other crops grown in the district are cumbu, ragi, pulses, groundnut, gingelly, coconut, chillies and indigo. Portions of Sankarankoil Taluk have the rich, fertile black soil which is highly suitable for cotton cultivation. Factors such as type of soil, climatic conditions, irrigation facilities etc., determine the cropping pattern in a region. Most of the rain fed is as are cultivated in both the seasons. Most of the crops are on the ground for three or four months except chillies and cotton which take more than five months.

3.11 HOUSING TYPE

The different type of houses is an indication of the economic status of any person. Details of housing type are given in Table 3.9.

Table 3.9

Type of housing in Tirunelveli District

Type of House	Percentage of Households Occupying
Permanent	62.8
Semi-Permanent	28
Temporary	8.3
Number of Households	6,61,944
Household Size (Per Household)	04

Source: Census of India 2011.

The table 3.9 clearly exhibits that the 62.8 percentage of households occupying permanent, 28 percentage of households occupying semi-permanent, 8.3 percentage of households occupying temporary and the number of households is 6,61,944.

3.12 AMENITIES AND INFRASTRUCTURAL FACILITIES

The total number of inhabited villages in Tirunelveli district is 448. Details of amenities and infrastructural facilities are given in Table 3.10.

The area profile of the above said district clearly shows that there is great potential for economic development. This district is endowed with large varieties of natural resources.

Table 3.10**Amenities and Infrastructure in Tirunelveli District**

Amenities Available in Villages	No. of Villages
Safe drinking water	445
Electricity (Power Supply)	442
Electricity (Domestic)	55
Electricity (Agriculture)	47
Primary Schools	417
Middle Schools	251
Secondary/Sr. Secondary Schools	168
College	17
Medical Facility	391
Primary Health Centre	58
Primary Health Sub-Centre	194
Post, Telegraph and Telephone Facility	430
Bus Services	385
Paved Approach	424
Mud Approach Road	274

Source: Census of India, 2011.

3.13 INDUSTRIES

No doubt, Tirunelveli district is industrially backward. Government has declared the following Taluks as most backward Taluks viz., Radhapuram, Tenkasi, Sankarankoil and others as backward Taluks. There are 25 medium and major industries such as Cement, cotton yarn, Calcium Carbide, Sugar, Cotton seed oil, Printing papers and flour mills etc., in addition to this there are about 14389 Small

Scale Industries registered in this district. The types of industries in this district are Agro-based, Chemical based, Mineral based, Textile based and Metal Engineering etc. there are about 3985 House Hold Units engaged in activities like Handloom, Khadi, Mat Weaving, Basket making, Palm leaf products, Palmirah Tapping, Palmgur pottery, Brick making, Tiles making, Blacksmithy, Carpentry, Leather tanning, metal and allied works, and handicrafts etc.

The Handloom products (Lungi, Sarees etc.,) are marketed in North India. So also the fine Korai mats from Pattamadai have also surprised many VVIPs including Queen Elizabeth, President and Prime Ministers of many countries. The exquisite quality of silk mats of Pattamadai are uncomparable in quality and have won world fame. Kallidaikurichi “Pappads”, Karakurichi mud pots, also the Tirunelveli “Halva” are specialities which earned many laurels to the District.

Though the main occupation of the people is agriculture in recent years industries and services are competing with this ancient occupation. India Cements of Talaiyutthu, Co-operative Spinning Mills situated at Pettai near Tirunelveli and other spinning mills in Ambasamudram and Thoothukudi, Sun Paper Mill of Cheranmahadevi, Dharani Sugar mill at Vasudevanallur are a few large scale industrial units functioning in the district.

The industries prevalent in the district may be classified under (i) household industries (ii) small scale industries and (iii) medium and large-scale industries. Beedi rolling, safety matches making, mat weaving and processing and manufacture of palm fibre and articles from palm trees and handloom weaving of textiles are the main household industries. Workers in household industries are concentrated mostly in Tenkasi, Ambasamudram and Tirunelveli taluks. Safety matches are manufactured

mainly in Sankarankoil and Sivagiri taluks. Handloom weaving is chiefly found in Tenkasi, Ambasamudram and Tirunelveli taluks. Manufacture of articles from palm trees is mainly found in Nanguneri taluk where palmyrah trees cover large areas. There are about 2,300 small-scale industries. M/s. India Cements Limited is having two plants. There are more than 20 textile mills situated in this district for the production of yarn. The first spinning mill under co-operative moment was established in this district during 1958 at Pettai near Tirunelveli.

3.14 FINANCIAL INSTITUTIONS IN TIRUNELVELI DISTRICT

The district is having a well developed banking system with a network of 288 branches of various banks as detailed below.

Table 3.11

Financial Institutions in Tirunelveli District

Sl. No	Banking Sector	No. of Banks	No. of Branches
1	Public Sector Banks	16	176
2	Private Sector Banks	10	48
3	Pandiyan Grama Bank	01	50
4	TCCB Ltd.,	01	26
5	TNCSARD (L.D.Bank)	01	08
6	Urban Co-operative Bank	01	11
7	TIIC	01	01
8	TAICO	01	01
	Total	32	321

Source: Annual Credit Plan 2012-13

The table 3.11 shows that overall 321 branches in Tirunelveli district, the public sector bank has maximum number of branches with 176 branches and private sector bank has 48 branches and Pandiyan Grama Bank has 50 branches in Tirunelveli district.

The following table explains the category-wise Public Sector Bank Branches in Tirunelveli District as on 31.03.2012.

Table 3.12

**List of Public Sector Bank Branches in Tirunelveli District
as on 31.03.2012**

Sl. No	Public Sector Banks	Rural	Semi-urban	Urban	Total
1	State Bank of India	9	6	7	22
2	State Bank of Travancore	1	5	0	6
3	Allahabad Bank	-	1	-	1
4	Andhra Bank	-	-	1	1
5	Bank of Baroda	-	-	2	2
6	Bank of India	1	1	2	4
7	Canara Bank	10	12	9	31
8	Central Bank of India	2	3	3	8
9	Corporation Bank	0	2	1	3
10	Indian Bank	2	10	10	22
11	Indian Overseas Bank	27	23	12	62
12	Punjab National Bank	1	2	1	4
13	Syndicate Bank	0	0	2	2
14	UCO Bank	1	-	1	2
15	Union Bank of India	0	3	2	5
16	Vijaya Bank	-	-	1	1
	Total	54	66	56	176

Source: Annual Credit Plan 2012-13

The following table explains the category-wise private sector bank branches in rural, semi-urban and urban areas in Tirunelveli District as on 31.03.2012.

Table 3.13

List of Private Sector Bank Branches in Tirunelveli District as on 31.03.2012

Sl. No	Private Sector Banks	Rural	Semi-urban	Urban	Total
1	AXIS Bank	2	0	1	3
2	City Union Bank	-	1	2	3
3	Federal Bank	-	3	1	4
4	HDFC Bank	-	-	1	1
5	ICICI Bank	7	2	0	9
6	IDBI Bank	0	0	1	1
7	Karur Vysya Bank	-	4	1	5
8	Lakshmi Vilas Bank	-	1	1	2
9	South Indian Bank	-	-	1	1
10	Tamilnadu Mercantile Bank	10	8	1	19
	Total	19	19	10	48

Source: Annual Credit Plan 2012-13

The above table shows that Tamilnadu Mercantile Bank is the leading bank branches in the rural area followed by ICICI bank.

CHAPTER - V

ANALYSIS AND INTERPRETATION

- 5.1 Introduction
- 5.2 Socio economic conditions of respondents
- 5.3 Banking transactions
- 5.4 Ranking analysis
- 5.5 Perception about customer relationship management among different socio economic conditions of customers
- 5.6 Customer relationship management practices among different socio- economic conditions of customers
- 5.7 Customers satisfaction index- methodology
- 5.8 Customers satisfaction
- 5.9 Satisfaction among different socio economic background of customers

CHAPTER - V

ANALYSIS AND INTERPRETATION

5.1 INTRODUCTION

This chapter deals with the analysis of the customer relationship management in commercial banks with special reference to public and private sector banks in rural, semi-urban and urban areas. This study is analyzed from the point of view of the customers of public and private sector banks in rural and urban areas in Tirunelveli district. For this purpose primary data have been collected by the interview schedule method. The data have been analyzed on the basis of gender, age, educational qualification, occupation, monthly income and area of residence. The primary data collected through interview schedule method have been used for the preparation of this chapter.

Systematically collected information and facts are presented for the purpose of drawing inferences. Statistical information collected, compiled and presented for the purpose of establishing appropriate relationships between variables. Both the primary and secondary data have been used for the purpose of analysis.

5.2 SOCIO ECONOMIC CONDITIONS OF RESPONDENTS

5.2.1 Gender of the Respondents

Both male and female have account in public and private sector banks in Tirunelveli district. Male and female visit the banks for different purposes. The following table is presented to understand the distribution of the respondents according to their gender.

Table 5.1**Gender of the Respondents**

Type of Banks	Region	Male	Female	Total
Public Sector Banks	Rural	97(59.9)	65(40.1)	162(100)
	Semi-urban	123(62.1)	75(37.9)	198(100)
	Urban	113(67.3)	55(32.7)	168(100)
	Total	333(63.1)	195(36.9)	528(100)
Private Sector Banks	Rural	32(56.1)	25(43.9)	57(100)
	Semi-urban	36(63.2)	21(36.8)	57(100)
	Urban	17(56.7)	13(43.3)	30(100)
	Total	85(59)	59(41)	144(100)
Public and Private Sector Banks	Rural	129(59.4)	90(40.6)	219(100)
	Semi-urban	159(62.4)	96(37.6)	255(100)
	Urban	130(65.7)	68(34.3)	198(100)
	Total	418(62.2)	254(37.8)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.1 indicates that out of 528 respondents in public sector banks, 63.1 per cent of the respondents are male and the remaining 36.9 per cent of the respondents are female. Out of which a maximum 59.9 per cent of the respondents in rural area are male, 62.1 per cent of the respondents in semi-urban area are male and 67.3 per cent of the respondents in urban area are male.

It is clear from the table that out of 144 respondents in private sector banks, 59 per cent of the respondents are male and the remaining 41 per cent of the respondents are female. Out of which maximum 56.7 per cent of the respondents in

urban banks are male, 63.2 per cent of the respondents in semi-urban area are male and 56.1 per cent of the respondents in rural area are male. It is apparent that the majority of the respondents are male who have accounts in both the public and private sector banks in this study area.

The table further indicates that out of 672 respondents in public and private sector banks in Tirunelveli district, 62.2 percent of the respondents are male and the remaining 37.8 per cent of the respondents are female. It is evident from the table that the majority of the respondents are male.

5.2.2 Age of the Respondents

Customers of different age groups have been covered in this study area. Different age groups of customers have account in public and private sector banks. The majority of the middle aged people have accounts in public and private sector banks. The following table is presented to understand the distribution of the respondents according to their age.

Table 5.2**Age of the Respondents**

Type of Banks	Region	Below 25 years	25-40 years	41-60 years	Above 60 years	Total
Public Sector Banks	Rural	40(24.7)	59(36.4)	40(24.7)	23(14.2)	162(100)
	Semi-urban	60(30.3)	101(51)	33(16.7)	4(2)	198(100)
	Urban	27(16.1)	60(35.7)	51(30.4)	30(17.9)	168(100)
	Total	127(24.1)	220(41.7)	124(23.5)	57(10.8)	528(100)
Private Sector Banks	Rural	15(26.3)	11(19.3)	10(17.5)	21(36.8)	57(100)
	Semi-urban	10(17.5)	22(38.6)	17(29.8)	8(14)	57(100)
	Urban	5(16.7)	14(46.7)	6(20)	5(16.7)	30(100)
	Total	30(20.8)	47(32.6)	33(22.9)	34(23.6)	144(100)
Public and Private Sector Banks	Rural	55(25.1)	70(31.9)	50(22.8)	44(20.1)	219(100)
	Semi-urban	70(27.5)	123(46.2)	50(19.6)	12(4.7)	255(100)
	Urban	32(16.2)	74(37.4)	57(28.8)	35(17.7)	198(100)
	Total	157(23.4)	267(39.7)	157(23.4)	91(13.5)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.2 shows that 528 respondents of public sector banks are selected for the study. Out of which 41.7 per cent of the respondents are in the age group of 25 to 40 years, 23.5 per cent of the respondents are in the age group of 41 to 60 years, 24.1 per cent of the respondents are in the age group of below 25 years and 10.8 per cent of the respondents are in the age group of above 60 years.

Also a maximum 51 per cent of the respondents are in the age group of 25 to 40 years in semi-urban area but in rural areas and urban area it is 36.4 per cent and 35.7 per cent respectively of the respondents respectively.

The table further shows that 144 respondents of private sector banks are selected for the study. Out of which 32.6 per cent of the respondents are in the age group of 25 to 40 years, 23.6 per cent of the respondents are in the age group of above 60 years, 22.9 per cent of the respondents are in the age group of 41 to 60 years and 20.8 per cent of the respondents are in the age group of below 25 years, out of which maximum 46.7 per cent of the respondents are in the age group of 25 to 40 years in urban area but in semi-urban area and rural area it is 38.6 per cent and 19.3 per cent of the respondents respectively. It is apparent that the majority of the respondents belongs to the age group of 25 to 40 years.

The table further shows that 672 banking respondents are identified, out of which 39.7 per cent of the respondents are in the age group of 25 to 40 years, 23.4 per cent of the respondents are in the age group of below 25 years, another 23.4 per cent of the respondents are 41-60 years and 13.5 per cent of the respondents are between 60 & above. It is apparent that the majority of the respondents belongs to the age group of 25 to 40 years.

5.2.3 Educational Qualification of the Respondents

Customers of different educational qualification have been covered in this study. The majority of the highly qualified people have their accounts in the public and private sector banks. The following table is presented to understand the distribution of the respondents according to their educational qualification.

Table 5.3
Educational Qualification of the Respondents

Type of Banks	Region	Up to school level	Under graduate	Post Graduate	Professional course	Total
Public Sector Banks	Rural	42(25.9)	29(17.9)	50(30.9)	41(25.3)	162(100)
	Semi-urban	55(27.8)	39(19.7)	54(27.3)	50(25.3)	198(100)
	Urban	31(18.5)	32(19)	70(41.7)	35(20.8)	168(100)
	Total	128(24.2)	100(18.9)	174(32.9)	126(23.9)	528(100)
Private Sector Banks	Rural	17(29.8)	10(17.5)	16(28.1)	14(24.6)	57(100)
	Semi-urban	9(15.8)	12(21.1)	23(40.4)	13(22.8)	57(100)
	Urban	5(16.7)	14(46.7)	6(20)	5(16.7)	30(100)
	Total	31(21.5)	36(25)	45(31.3)	32(22.2)	144(100)
Public and Private Sector Banks	Rural	59(26.9)	39(17.8)	66(30.1)	55(25.1)	219(100)
	Semi-urban	64(25.1)	51(20)	77(30.2)	63(24.7)	255(100)
	Urban	36(18.2)	46(23.2)	76(38.4)	40(20.2)	198(100)
	Total	159(23.7)	136(20.2)	219(32.6)	158(23.5)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.3 shows that 528 respondents of Public Sector Banks are selected for the study. Out of which 32.9 per cent of the respondents are postgraduates,

in which 41.7 per cent of the respondents are from urban areas, 27.3 per cent of the respondents are from semi-urban area and 30.9 per cent of the respondents are from rural areas.

It is clear from the table that 144 respondents of private sector banks are selected for the study. Out of which 31.3 per cent of the respondents are postgraduates, out of the 28.1 per cent of the respondents are from rural areas, 40.4 per cent of the respondents are from semi-urban area and 20 per cent of the respondents are from urban areas.

The table further shows that out of 672 respondents, 32.6 per cent of the respondents are post graduates, 23.7 per cent of the respondents are educated up to school level, 23.5 per cent of the respondents are professionals and 20.2 per cent of the respondents are undergraduates. It is clear that post graduation or under graduation is the level of education for most of the respondents.

5.2.4 Occupation of the Respondents

Customers of different occupations such as self employed, private employees, government employees, agriculturists and businessmen have been covered in this study area. The majority of the private and government employees have account in public and private sector banks. The following table is presented to understand the distribution of the respondents according to their occupation.

Table 5.4

Occupation of the Respondents

Type of Banks	Region	Self-employed	Private Employee	Govt. Employee	Agriculture	Business	Student	Total
Public Sector Banks	Rural	7(4.3)	34(21)	37(22.8)	63(38.9)	14(8.6)	7(4.3)	162(100)
	Semi-urban	30(15.2)	75(37.9)	30(15.2)	10(5.1)	18(9.1)	35(17.7)	198(100)
	Urban	21(12.5)	89(53)	21(12.5)	6(3.6)	11(6.5)	20(11.9)	168(100)
	Total	58(10.9)	198(37.5)	88(16.7)	79(14.9)	43(8.1)	62(11.7)	528(100)
Private Sector Banks	Rural	3(5.3)	21(36.8)	10(17.5)	2(3.5)	12(21.1)	9(15.8)	57(100)
	Semi-urban	7(12.3)	33(57.9)	6(10.5)	2(3.5)	1(1.8)	8(14)	57(100)
	Urban	3(10)	17(56.7)	6(20)	1(3.3)	1(3.3)	2(6.7)	30(100)
	Total	13(9)	71(49.3)	22(15.3)	5(3.5)	14(9.7)	19(13.2)	144(100)
Public and Private Sector Banks	Rural	10(4.6)	55(25.1)	47(21.5)	65(29.7)	26(11.9)	16(7.3)	219(100)
	Semi-urban	37(14.5)	108(42.4)	36(14.1)	12(4.7)	19(7.5)	43(16.9)	255(100)
	Urban	24(12.1)	106(53.5)	27(13.6)	7(3.5)	12(6.1)	22(11.1)	198(100)
	Total	71(10.5)	269(40)	110(16.4)	84(12.5)	57(8.5)	81(12.1)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

It could be understood from this information that out of 528 respondents in public sector banks, significant majority (37.5 %) of the respondents are private employees and the next majority (16.7 %) of the respondents are government employees.

Further, this table exhibits that out of 144 respondents in private sector banks, the significant majority (49.3 %) of the respondents are private employees and the next majority (15.3 %) of the respondents are government employees. It is very clear that the majority of the respondents are private employees who have their account in public and private sector banks.

The table 5.4 clearly shows that out of the total 672 respondents in public and private sector banks in Tirunelveli district, 40 percent of the respondents are private employees, 16.4 per cent of the respondents are government employees, 12.5 per cent of the respondents are agriculturists, 12.1 per cent of the respondents are students, 10.5 per cent of the respondents are self employed and the remaining 8.5 per cent of the respondents are businessmen.

5.2.5 Monthly Income of the Respondents

Customers of different monthly income have been covered in this study. Customers who are earning high monthly income have different types of account such as savings accounts, current account, recurring deposit account and fixed deposit account. The following table is presented to understand the distribution of the respondents according to their income category.

Table 5.5
Monthly Income of the Respondents

Type of Banks	Region	Below ₹10000	₹ 10000 to 20000	₹ 20001 to 30000	₹ 30001 to 40000	Above ₹40000	Total
Public Sector Banks	Rural	89(54.9)	38(23.5)	10(6.2)	16(9.9)	9(5.6)	162(100)
	Semi-urban	107(54)	51(25.8)	12(6.1)	14(7.1)	14(7.1)	198(100)
	Urban	23(13.7)	59(35.1)	33(19.6)	28(16.7)	25(14.9)	168(100)
	Total	219(41.5)	148(28)	55(10.4)	58(11)	48(9.1)	528(100)
Private Sector Banks	Rural	32(56.1)	15(26.3)	4(7)	4(7)	2(3.5)	57(100)
	Semi-urban	5(8.8)	22(38.6)	14(24.6)	8(14)	8(14)	57(100)
	Urban	7(23.3)	16(53.3)	3(10)	1(3.3)	3(10)	30(100)
	Total	44(30.6)	53(36.8)	21(14.6)	13(9)	13(9)	144(100)
Public and Private Sector Banks	Rural	121(55.3)	53(24.2)	14(6.4)	20(9.1)	11(5)	219(100)
	Semi-urban	112(43.9)	73(28.6)	26(10.2)	22(8.6)	22(8.6)	255(100)
	Urban	30(15.2)	75(37.9)	36(18.2)	29(14.6)	28(14.1)	198(100)
	Total	263(39.1)	201(29.9)	76(11.3)	71(10.6)	61(9.1)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.5 shows that in public sector banks, 41.5 per cent of the respondents have the monthly income of below ₹ 10,000, about 28 per cent of the respondents have the monthly income of ₹ 10,000 to 20,000, 11 per cent of the respondents have the monthly income of ₹ 30,001 to 40,000, 10.4 per cent of the respondents have the monthly income of ₹ 20,001 to 30,000 and remaining 9.1 per cent of the respondents have the monthly income of above ₹ 40,000. Out of which maximum 54.9 per cent of the rural respondents have the monthly income of below ₹10,000 and 35.1 per cent of the urban respondents have the monthly income of ₹10,000 to 20,000 and 54 percent of the semi-urban respondents have the monthly income of below ₹ 10,000.

The table further exhibits that in private sector banks, 36.8 per cent of the respondents have the monthly income of ₹ 10,000 to 20,000, 30.6 per cent of the respondents have the monthly income of below ₹ 10,000, 14.6 per cent of the respondents have the monthly income of ₹ 20,001 to 30,000, 9 per cent of the respondents have the monthly income of ₹ 30,001 to 40,000 and another 9 per cent of the respondents have the monthly income of above ₹ 40,000, out of which maximum 56.1 per cent of the rural respondents have the monthly income of below ₹ 10,000, 53.3 per cent and followed by 38.6 per cent of the urban respondents have the monthly income of ₹ 10,000 to 20,000 respectively. It shows that most of the respondents belong to the middle class and it can be a measure for determining their socio-economic status.

The table 5.5 further shows that out of 672 respondents, including both the public and private sector banks, 39.1 per cent of the respondents have the monthly income of below ₹ 10,000, 29.9 per cent of the respondents have the monthly income of ₹ 10,000 to 20,000, 11.3 per cent of the respondents have the monthly income of

₹20,001 to 30,000, 10.6 per cent of the respondents have the monthly income of ₹30,001 to 40,000 and 9.1 per cent of the respondents have the monthly income of above ₹ 40,000. It shows that most of the respondents are from the middle class and it can be a measure for determining their socio-economic status.

5.2.6 Area of Residence of the Respondents

Customers reside in different areas such as urban, semi-urban and rural have been covered in this study. The majority of the urban people have accounts in public and private sector banks than rural area people. The following table is presented to understand the distribution of the respondents according to their area of residence.

Table 5.6
Area of Residence of the Respondents

Type of Banks	Region	Urban	Semi-urban	Rural	Total
Public Sector Banks	Rural	6(3.7)	55(34)	101(62.3)	162(100)
	Semi-urban	66(33.3)	115(58.1)	17(8.6)	198(100)
	Urban	140(83.3)	10(6)	18(10.7)	168(100)
	Total	212(40.1)	180(34.1)	136(25.8)	528(100)
Private Sector Banks	Rural	28(49.1)	19(33.3)	10(17.5)	57(100)
	Semi-urban	4(7)	47(82.5)	6(10.5)	57(100)
	Urban	5(16.7)	4(13.3)	21(70)	30(100)
	Total	37(25.7)	70(48.6)	37(25.7)	144(100)
Public and Private Sector Banks	Rural	34(15.5)	74(33.8)	111(50.7)	219(100)
	Semi-urban	70(27.5)	162(63.5)	23(9)	255(100)
	Urban	145(73.2)	14(7.1)	39(19.7)	198(100)
	Total	249(37.1)	250(37.2)	173(25.7)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

It is clear from the table 5.6 that out of 528 respondents in public sector banks, 40.1 per cent of the respondents are residing in urban areas, 34.1 per cent of the respondents are residing in semi-urban area and the remaining 25.8 per cent of the respondents are residing in rural area. It is evident from the table that in public sector banks majority of the respondents are residing in urban areas.

It can be seen from the table 5.6 that out of 144 respondents in private sector banks, 48.6 per cent of the respondents are residing in semi-urban area, 25.7 per cent of the respondents are residing in rural area and another 25.7 per cent of the respondents are residing in urban areas. It is evident from the table that in private sector banks majority of the respondents are residing in semi-urban areas.

The table 5.6 further exhibits that out of 672 respondents, a significant portion (37.2 %) of the respondents are residing in semi-urban area, 37.1 per cent of the respondents are residing in urban area and the remaining 25.7 per cent of the respondents are residing in rural area. It is accepted from the table 5.6, that the majority of the respondents having their accounts in public and private sector banks in Tirunelveli district are residing in semi-urban areas.

5.3 BANKING TRANSACTIONS

5.3.1 Type of Account Maintaining in the Bank

Customers are maintaining different kinds of accounts in the banks. The different kinds of accounts are current account, savings account, recurring deposits and fixed deposit account. The majority of the people prefer to open savings accounts in public and private sector banks. The following table is presented to understand the distribution of the respondents according to their type of account.

Table 5.7

Type of Account Maintaining in the Bank

Type of Banks	Region	Savings account	Current account	Fixed deposit	Recurring deposit	Total
Public Sector Banks	Rural	115(74.7)	11(5.3)	22(12.7)	14(7.3)	162(100)
	Semi-urban	142(71.7)	15(7.6)	27(13.6)	14(7.1)	198(100)
	Urban	112(71.3)	16(8)	27(15.3)	13(5.3)	168(100)
	Total	369(69.9)	42(7.9)	76(14.4)	41(7.8)	528(100)
Private Sector Banks	Rural	39(79.3)	07(11.3)	05(3.3)	06(6)	57(100)
	Semi-urban	38(66.7)	08(14)	07(12.3)	04(7)	57(100)
	Urban	19(72.7)	05(8.7)	04(10)	02(8.7)	30(100)
	Total	96(66.7)	20(13.9)	16(11.1)	12(8.3)	144(100)
Public and Private Sector Banks	Rural	154(70.3)	18(8.2)	27(12.3)	20(9.1)	219(100)
	Semi-urban	180(70.6)	23(9)	34(13.3)	18(7.1)	255(100)
	Urban	131(37.7)	21(4.8)	31(4.7)	15(2.8)	198(100)
	Total	465(69.2)	62(9.2)	92(13.7)	53(7.9)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The above table 5.7 clearly shows that in public sector banks, the majority (69.9 %) of the respondents have savings account and the next majority (14.4 %) of the respondents have fixed deposit account. Most of the respondents of public sector banks in rural areas have savings accounts.

Table 5.7 clearly reveals that in private sector banks, the majority (66.7 %) of the respondents have savings account and the next majority (13.9 %) of the respondents have current accounts. It is clear that most of the respondents of private sector banks in rural areas have savings accounts.

The table further clearly depicts that out of 672 respondents, the majority (69.2 %) of the respondents have savings accounts, 13.7 per cent of the respondents have fixed deposit account, 9.2 per cent of the respondents have current accounts and the remaining 7.9 per cent of the respondents have recurring deposit account.

5.3.2 Motivating factor to open account

Customers prefer particular banks for many reasons. The main reasons are better customer services, minimum service charges and low balance. The following Table 5.8 shows the reasons for preferring account in a particular bank.

Table 5.8

Motivating factor to open account

Type of Banks	Region	Better Customer Service	Minimum Service Charge	Low Balance	No Balance	Total
Public Sector Banks	Rural	60(37)	48(29.6)	32(19.8)	22(13.6)	162(100)
	Semi-urban	75(37.9)	53(26.8)	39(19.7)	31(15.6)	198(100)
	Urban	79(47)	38(22.7)	34(20.2)	17(10.1)	168(100)
	Total	214(40.5)	139(26.3)	105(19.9)	70(13.3)	528(100)
Private Sector Banks	Rural	25(43.9)	11(19.3)	13(22.8)	08(14)	57(100)
	Semi-urban	27(47.4)	14(24.6)	09(15.8)	07(12.3)	57(100)
	Urban	14(49.3)	07(21.3)	05(18.7)	04(10.7)	30(100)
	Total	66(45.8)	32(22.2)	27(18.8)	19(13.2)	144(100)
Public and Private Sector Banks	Rural	85(38.8)	59(27.1)	45(20.5)	30(13.7)	219(100)
	Semi-urban	102(40)	67(26.3)	48(18.8)	38(14.9)	255(100)
	Urban	93(46.9)	45(22.7)	39(19.7)	21(10.6)	198(100)
	Total	280(41.7)	171(25.4)	132(19.6)	89(13.2)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.8 clearly depicts that out of 528 respondents of public sector banks, 40.5 per cent of the respondents prefer account in a bank for better customer services, 26.3 per cent of the respondents prefer account for minimum service charges, 19.9 per cent of the respondents prefer account for low balance and the remaining 13.3 per cent of the respondents prefer account for no balance.

The table 5.8 indicates that out of 144 respondents of private sector banks, 45.8 per cent of the respondents prefer account in a bank for better customer services, 22.2 per cent of the respondents prefer account for minimum service charges, 18.8 per cent of the respondents prefer account for low balance and the remaining 13.2 per cent of the respondents prefer account for no balance.

The table 5.8 further clearly depicts that out of 672 respondents of public and private sector banks, 41.7 per cent of the respondents prefer account in a bank for better customer services, 25.4 per cent of the respondents prefer account for minimum service charges, 19.6 per cent of the respondents prefer account for low balance and the remaining 13.2 per cent of the respondents prefer account for no balance.

5.3.3 Number of Years Operating Accounts with the Bank

Customers have been holding accounts in public and private sector banks for many years. The following table 5.9 shows the number of years the customers operating account in public and private sector banks in Tirunelveli district.

Table 5.9
Number of Years Operating Accounts with the Bank

Type of Banks	Region	Below one year	1 to 3 years	3 to 5 years	5 to 10 years	Above 10 years	Total
Public Sector Banks	Rural	17(10.5)	31(19.1)	38(23.5)	47(29)	29(17.9)	162(100)
	Semi-urban	29(14.6)	49(24.7)	45(22.7)	42(21.2)	33(16.7)	198(100)
	Urban	17(10.1)	36(21.4)	32(19)	54(32.1)	29(17.3)	168(100)
	Total	63(11.9)	116(21.9)	115(21.8)	143(27.1)	91(17.2)	528(100)
Private Sector Banks	Rural	04(7)	11(19.3)	13(22.8)	12(21.1)	17(29.8)	57(100)
	Semi-urban	05(8.8)	13(22.8)	17(29.8)	15(26.3)	07(12.3)	57(100)
	Urban	04(13.3)	07(23.3)	09(30)	06(20)	04(13.3)	30(100)
	Total	13(9)	31(21.5)	39(27.1)	33(22.9)	28(19.4)	144(100)
Public and Private Sector Banks	Rural	21(9.6)	42(19.2)	51(23.3)	59(26.9)	46(21)	219(100)
	Semi-urban	34(13.3)	62(24.3)	62(24.3)	57(22.4)	40(15.7)	255(100)
	Urban	21(10.6)	43(21.7)	41(20.7)	60(30.3)	33(16.7)	198(100)
	Total	76(11.3)	147(21.9)	154(22.9)	176(26.2)	119(17.7)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.9 clearly shows that among the customers of public sector banks, 27.1 per cent of the respondents have operated the account for 5 to 10 years, 21.9 per cent of the respondents have operated the account for 1 to 3 years, 21.8 per cent of the respondents have operated the account for 3 to 5 years, 17.2 per cent of the respondents have operated the account for above 10 years and the remaining 11.9 per cent of the respondents have operated the account for below one year.

The table reveals that among the customers of private sector banks, 27.1 per cent of the respondents have operated the account for 3 to 5 years, 22.9 per cent of the respondents have operated the account for 5 to 10 years, 21.5 per cent of the respondents have operated the account for 1 to 3 years,

19.4 per cent of the respondents have operated the account for above 10 years and the remaining 9 per cent of the respondents have operated the account for below one year.

The table further shows that out of the total 672 respondents, 26.2 per cent of the respondents have operated the account for 5 to 10 years, 22.9 per cent of the respondents have operated the account for 3 to 5 years, 21.9 per cent of the respondents have operated the account for 1 to 3 years, 17.7 per cent of the respondents have operated the account for above 10 years and the remaining 11.3 per cent of the respondents have operated the account for below one year.

5.3.4 Average Level of Balance in the Account

The following table 5.10 shows the average level of balance in the account of customers of public and private sector banks in Tirunelveli district.

Table 5.10
Average Level of Balance in the Account

Type of Banks	Region	Less than ₹5000	₹5001 to 10000	₹10001 to 15000	₹15001 to 20000	Above ₹20000	Total
Public Sector Banks	Rural	21(12.9)	25(15.4)	30(18.5)	39(24.1)	47(29)	162(100)
	Semi-urban	30(15.2)	39(19.7)	44(22.2)	53(26.8)	32(16.2)	198(100)
	Urban	13(7.7)	21(12.5)	27(16.1)	35(20.8)	72(42.9)	168(100)
	Total	64(12.1)	85(16.1)	101(19.1)	127(24.1)	151(28.6)	528(100)
Private Sector Banks	Rural	04(7)	11(19.3)	14(24.6)	19(33.3)	09(15.8)	57(100)
	Semi-urban	06(10.5)	12(21.1)	17(29.8)	15(26.3)	07(12.3)	57(100)
	Urban	05(16.7)	4(13.3)	7(23.3)	2(6.7)	12(40)	30(100)
	Total	15(10.4)	27(18.8)	38(26.4)	36(25)	28(19.4)	144(100)
Public and Private Sector Banks	Rural	25(11.4)	36(16.4)	44(20.1)	58(26.5)	56(25.6)	219(100)
	Semi-urban	36(14.1)	51(20)	61(23.9)	68(26.7)	39(15.3)	255(100)
	Urban	18(9.1)	25(12.6)	34(17.2)	37(18.7)	84(42.4)	198(100)
	Total	79(11.8)	112(16.7)	139(20.7)	163(24.3)	179(26.5)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.10 depicts that out of 528 respondents in public sector banks, 28.6 per cent of the respondents have a balance of above ₹ 20,000, 24.1 per cent of the respondents have a balance of ₹ 15,001 to 20,000, 19.1 per cent of the respondents have a balance of ₹ 10,001 to 15,000, 16.1 per cent of the respondents have a balance of ₹ 5,001 to 10,000 and the remaining 12.1 per cent of the respondents have a balance of less than ₹ 5,000.

The table indicates that out of 144 respondents in private sector banks, 26.4 per cent of the respondents have a balance of ₹ 10,001 to 15,000, 25 per cent of the respondents have a balance of ₹ 15,001 to 20,000, 19.4 per cent of the respondents have a balance of above ₹ 20,000, 18.8 per cent of the respondents have balance of ₹5,001 to 10,000 and only 10.4 per cent of the respondents have a balance of less than ₹ 5,000.

The table further exhibits that out of 672 respondents, 26.5 per cent of the respondents have a balance of above ₹ 20,000, 24.3 per cent of the respondents have a balance of ₹ 15,001 to 20,000, 20.7 per cent of the respondents have balance of ₹10,001 to 15,000, 16.7 per cent of the respondents have a balance of ₹ 5,001 to 10,000 and the remaining 11.8 per cent of the respondents have a balance of less than ₹5,000.

5.3.5 Reasons prompted to open an account

Customers open an account with the bank for many reasons. The main reasons are saving money, receiving remittances, avail loans, safekeeping, improve social status and pay remittances. The following table 5.11 shows the reasons for opening the account by the customers of public and private sector banks in Tirunelveli district.

Table 5.11

Reasons Prompted to Open an Account

Type of Banks	Region	Saving money	Safe keeping	Receiving remittance	Pay remittance	Apply for loans	Receive payments from NREGS	Total
Public Sector Banks	Rural	54 (33.3)	43 (26.5)	23 (14.2)	17 (10.5)	14 (8.6)	11 (6.8)	162 (100)
	Semi-urban	69 (34.8)	53 (26.8)	31 (15.7)	29 (14.6)	16 (8.1)	-	198 (100)
	Urban	45 (26.8)	52 (30.9)	30 (17.9)	24 (14.3)	17 (10.1)	-	168 (100)
	Total	168 (31.8)	148 (28)	84 (15.9)	70 (13.3)	47 (8.9)	11 (2.1)	528 (100)
Private Sector Banks	Rural	07 (12.3)	22 (38.6)	08 (14)	09 (15.8)	11 (19.3)	-	57 (100)
	Semi-urban	18 (31.6)	09 (15.8)	10 (17.5)	15 (26.3)	05 (8.8)	-	57 (100)
	Urban	09 (30)	05 (16.7)	06 (20)	08 (26.7)	02 (6.6)	-	30 (100)
	Total	34 (23.6)	36 (25)	24 (16.7)	32 (22.2)	18 (12.5)	-	144 (100)
Public and Private Sector Banks	Rural	61 (27.9)	65 (29.7)	31 (14.2)	26 (11.9)	25 (11.4)	11 (5)	219 (100)
	Semi-urban	87 (34.1)	62 (24.3)	41 (16.1)	44 (17.3)	21 (8.2)	-	255 (100)
	Urban	54 (27.3)	57 (28.8)	36 (18.2)	32 (16.2)	19 (9.6)	-	198 (100)
	Total	202 (30.1)	184 (27.4)	108 (16.1)	102 (15.2)	65 (9.7)	11 (1.6)	672 (100)

Source: Primary data

Note: Parentheses indicate percentages

The table shows that in public sector banks, the majority (31.8 %) of the respondents have opened the account for saving money and the next majority (28 %) of the respondents have opened the account for safekeeping.

It is clear from the table that in private sector banks, the majority (25 %) of the respondents have opened the account for safekeeping and the next majority (23.6%) of the respondents have opened the account for saving money.

The table 5.11 clearly reveals that out of the total 672 respondents, 30.1 per cent of the respondents have opened the account for saving money, 27.4 per cent of the respondents have opened the account for safekeeping, 16.1 per cent of the respondents have opened the account for receiving remittance, 15.2 per cent of the respondents have opened the account to pay remittance, 9.7 per cent of the respondents have opened the account for applying loans and only 1.6 per cent of the respondents have opened the account for receiving payments especially from NREGS (National Rural Employment Guarantee Scheme i.e, in village term is that “Job Guarantee or Job Assurance for 100 days”)

5.3.6 Problems faced in Opening an Account

The following table 5.12 shows the problems faced by the people in opening an account with the public and private sector banks.

Table 5.12

Problems faced in Opening an Account

Type of Banks	Region	Cumbersome banking procedures	Inordinate delay	Too many enquiries on personal data	High opening balance	Too many documents required	No difficulty	Total
Public Sector Banks	Rural	32 (19.8)	40 (24.7)	45 (27.8)	15 (9.3)	17 (10.5)	13 (8)	162 (100)
	Semi-urban	45 (22.7)	42 (21.2)	51 (25.8)	26 (13.1)	24 (12.1)	10 (5.1)	198 (100)
	Urban	26 (15.5)	35 (20.8)	30 (17.9)	16 (9.5)	49 (29.2)	12 (7.1)	168 (100)
	Total	103 (19.5)	117 (22.2)	126 (23.9)	57 (10.8)	90 (17)	35 (6.6)	528 (100)
Private Sector Banks	Rural	19 (20.7)	10 (6.7)	04 (36)	11 (22)	08 (9.3)	05 (5.3)	57 (100)
	Semi-urban	17 (29.8)	07 (12.3)	05 (8.8)	13 (22.8)	09 (15.8)	06 (10.5)	57 (100)
	Urban	08 (16)	04 (8)	03 (32.7)	07 (24.7)	06 (10.7)	02 (8)	30 (100)
	Total	44 (30.6)	21 (14.6)	12 (8.3)	31 (21.5)	23 (15.9)	13 (9)	144 (100)
Public and Private Sector Banks	Rural	51 (8.8)	50 (8.2)	49 (15.2)	26 (8.2)	25 (5)	18 (4.7)	219 (100)
	Semi-urban	62 (24.3)	49 (19.2)	56 (21.9)	39 (15.3)	33 (12.9)	16 (6.3)	255 (100)
	Urban	34 (8.8)	39 (6.8)	33 (13.7)	23 (7.5)	55 (9.8)	14 (3.3)	198 (100)
	Total	147 (21.9)	138 (20.5)	138 (20.5)	88 (13.1)	113 (16.8)	48 (7.1)	672 (100)

Source: Primary data,

Note: Parentheses indicate percentages

The table 5.12 clearly reveals that out of the total 528 respondents of public sector banks, 23.9 per cent of the respondents have faced the problem of too many enquiries on personal data, 22.2 per cent of the respondents have faced the problem of inordinate delay, 19.5 per cent of the respondents have faced the problem of cumbersome banking procedures, 17 per cent of the respondents have faced the problem of too many documents required, 10.8 per cent of the respondents have faced

the problem of high opening balance and only 6.6 per cent of the respondents have no difficulty in opening an account.

The table indicates that out of the total 144 respondents of private sector banks, 30.6 per cent of the respondents have faced the problem of cumbersome banking procedures, 21.5 per cent of the respondents have faced the problem of high opening balance, 15.9 per cent of the respondents have faced the problem of too many documents required, 14.6 per cent of the respondents have faced the problem of inordinate delay, meanwhile 9 per cent of the respondents have no difficulty in opening an account and the remaining 8.3 per cent of the respondents have faced the problem of too many enquiries on personal data.

The table further clearly reveals that out of the total 672 respondents, 21.9 per cent of the respondents have faced the problem of cumbersome banking procedures, 20.5 per cent of the respondents have faced the problem of inordinate delay, another 20.5 per cent of the respondents have faced the problem of too many enquiries on personal data, 16.8 per cent of the respondents have faced the problem of too many documents required, 13.1 per cent of the respondents have faced the problem of high opening balance and only 7.1 per cent of the respondents have no difficulty in opening an account.

5.3.7 Services Availed in the Account

Customers avail themselves of different services in public and private sector banks. The main services availed by the customers are cheque book, ATM card, credit card, overdraft, withdrawal slip and demand draft. The following table 5.13 shows the services availed by the customers of public and private sector banks in Tirunelveli district.

Table 5.13

Services availed in the Account

Type of Banks	Region	Cheque book	Over draft	Withdrawal slip	ATM card	Credit card	Demand Draft	Total
Public Sector Banks	Rural	25 (15.4)	10 (6.2)	57 (35.2)	45 (27.8)	13 (8)	12 (7.4)	162 (100)
	Semi-urban	38 (19.2)	15 (7.6)	69 (34.8)	48 (24.2)	22 (11.1)	6 (3)	198 (100)
	Urban	49 (29.2)	15 (8.9)	28 (16.7)	60 (35.7)	10 (5.9)	06 (3.6)	168 (100)
	Total	112 (21.2)	40 (7.6)	154 (29.2)	153 (28.9)	45 (8.5)	24 (4.5)	528 (100)
Private Sector Banks	Rural	21 (36.8)	08 (14)	04 (7)	13 (22.8)	07 (12.3)	04 (7)	57 (100)
	Semi-urban	19 (33.3)	07 (12.3)	08 (14)	12 (21.1)	03 (5.3)	08 (14)	57 (100)
	Urban	10 (33.3)	04 (13.3)	05 (16.7)	09 (30)	01 (3.3)	01 (3.3)	30 (100)
	Total	50 (34.7)	19 (13.2)	17 (11.8)	34 (23.6)	11 (7.6)	13 (9)	144 (100)
Public and Private Sector Banks	Rural	46 (21)	18 (8.2)	61 (27.9)	58 (26.5)	20 (9.1)	16 (7.3)	219 (100)
	Semi-urban	57 (22.3)	22 (8.6)	77 (30.2)	60 (23.5)	25 (9.8)	14 (5.5)	255 (100)
	Urban	59 (29.8)	19 (9.6)	33 (16.7)	69 (34.8)	11 (5.6)	07 (3.5)	198 (100)
	Total	162 (24.2)	59 (8.8)	171 (25.4)	187 (27.8)	56 (8.3)	37 (5.5)	672 (100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.13 clearly shows that in public sector banks, the majority (29.2 %) of the respondents are provided with withdrawal slip and the next majority (28.9 %) of the respondents are provided with ATM card services.

It is clear from the table that in private sector banks, the majority (34.7 %) of the respondents are provided with cheque book and the next majority (23.6 %) of the respondents are provided with ATM card services.

The above table shows that out of 672 respondents of public and private sector banks, 27.8 per cent of the respondents are provided with ATM cards, 25.4 per cent of the respondents are provided with withdrawal slip, 24.2 per cent of the respondents are provided with cheque book, 8.8 per cent of the respondents are granted overdraft, 8.3 per cent of the respondents are provided with credit card and only 5.5 per cent of the respondents are provided with demand draft.

5.3.8 Monthly Deposits

Monthly deposits depend upon the earnings of the people. Those who have a monthly income deposit certainly would have more money in the banks. The following table 5.14 shows the average monthly deposit by the customers of public and private sector banks in Tirunelveli district.

Table 5.14

Monthly Deposits

Type of Banks	Region	Less than ₹ 1000	₹ 1000 to 2000	₹ 2000 to 5000	₹ 5000 to 10000	Above ₹ 10000	Total
Public Sector Banks	Rural	06(3.7)	30(18.5)	53(32.7)	40(24.7)	33(20.4)	162(100)
	Semi-urban	16(8.1)	35(17.7)	67(33.8)	51(25.6)	29(14.6)	198(100)
	Urban	06(3.6)	23(13.7)	51(30.4)	61(36.3)	27(16.1)	168(100)
	Total	28(5.3)	88(16.7)	171(32.4)	152(28.8)	89(16.8)	528(100)
Private Sector Banks	Rural	05(8.8)	09(15.8)	06(10.5)	25(43.9)	12(21.1)	57(100)
	Semi-urban	05(8.8)	11(19.3)	16(28.1)	19(33.3)	06(10.5)	57(100)
	Urban	03(10)	05(16.7)	09(30)	08(26.7)	05(16.7)	30(100)
	Total	13(9)	25(17.4)	31(21.5)	52(36.1)	23(16)	144(100)
Public and Private Sector Banks	Rural	11(5)	39(17.8)	59(26.9)	65(29.7)	45(20.5)	219(100)
	Semi-urban	21(8.2)	46(18)	83(32.5)	70(27.5)	35(13.7)	255(100)
	Urban	09(4.5)	28(14.1)	60(30.3)	69(34.8)	32(16.2)	198(100)
	Total	41(6.1)	113(16.8)	202(30.1)	204(30.4)	112(16.7)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.14 shows that in public sector banks, the majority (32.4 %) of the respondents' monthly average deposit is ₹ 2,000 to 5,000 and the next majority (28.8 %) of the respondents' monthly average deposit is ₹ 5,000 to 10,000.

The table reveals that in private sector banks, the majority (36.1 %) of the respondent's monthly average deposit is ₹ 5,000 to 10,000 and the next majority (21.5 %) of the respondents' monthly average deposit is ₹ 2,000 to 5,000.

The table further shows that out of 672 respondents, 30.4 per cent of the respondents monthly deposit is ₹ 5,000 to 10,000, 30.1 per cent of the respondents' monthly deposit is ₹ 2,000 to 5,000, 16.8 per cent of the respondents' monthly deposit is ₹ 1,000 to 2,000, 16.7 per cent of the respondents' monthly deposit is above ₹ 10,000 and only 6.1 per cent of the respondents' monthly average deposit is less than ₹ 1,000.

5.3.9 Mode of Deposit

Customers' deposit in the banks on different modes such as cash, cheque and demand draft. Majority of the people prefer to deposit cash in the banks. The following 5.15 table shows the mode of deposit made by the customers of public and private sector banks in Tirunelveli district.

Table 5.15**Mode of Deposit**

Type of Banks	Region	Cash	Cheque	Demand Draft	Total
Public Sector Banks	Rural	96(59.3)	47(29)	19(11.7)	162(100)
	Semi-urban	110(55.6)	78(39.4)	10(5)	198(100)
	Urban	85(50.6)	63(37.5)	20(11.9)	168(100)
	Total	291(55.1)	188(35.6)	49(9.3)	528(100)
Private Sector Banks	Rural	38(38.7)	12(54.7)	07(6.7)	57(100)
	Semi-urban	42(73.7)	10(17.5)	05(8.8)	57(100)
	Urban	17(56.7)	10(33.3)	03(10)	30(100)
	Total	97(67.4)	32(22.2)	15(10.4)	144(100)
Public and Private Sector Banks	Rural	134(61.2)	59(26.9)	26(11.9)	219(100)
	Semi-urban	152(59.6)	88(34.5)	15(5.9)	255(100)
	Urban	102(51.5)	73(36.9)	23(11.6)	198(100)
	Total	388(57.7)	220(32.7)	64(9.5)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

It is clear from table 5.15 that in public sector banks, 55.1 per cent of the respondents deposit money for their savings by cash, 35.6 per cent of the respondents deposit money for their savings by cheque and the remaining 9.3 per cent of the respondents deposit money for their savings by demand draft.

The above table shows that in private sector banks, 67.4 per cent of the respondents deposit money for their savings by cash, 22.2 per cent of the respondents deposit money for their savings by cheque and the remaining 10.4 per cent of the respondents deposit money for their savings by demand draft.

The table further shows that out of 672 respondents, 57.7 per cent of the respondents deposit money for their savings by cash, 32.7 per cent of the respondents deposit money for their savings by cheque and the remaining 9.5 per cent of the respondents deposit money for their savings by demand draft.

5.3.10 Monthly withdrawal Amount

Customers withdraw amount from the banks for different purposes. The amount of withdrawal differs from one person to another person. The monthly amount of withdrawal by the customers of public and private sector banks is presented in the table 5.16.

Table 5.16
Monthly withdrawal Amount

Type of Banks	Region	Less than ₹ 1000	₹ 1000-2000	₹ 2000-3000	More than ₹3000	Total
Public Sector Banks	Rural	16(9.9)	30(18.5)	42(26)	74(45.7)	162(100)
	Semi-urban	20(10.1)	39(19.7)	60(30.3)	79(39.9)	198(100)
	Urban	16(9.5)	26(15.5)	30(17.9)	96(57.1)	168(100)
	Total	52(9.8)	95(18)	132(25)	249(47.2)	528(100)
Private Sector Banks	Rural	05(8.8)	18(31.2)	19(33.3)	15(26.3)	57(100)
	Semi-urban	04(7)	17(29.8)	20(35.1)	16(28.1)	57(100)
	Urban	03(10)	13(43.3)	06(20)	08(26.7)	30(100)
	Total	12(8.3)	48(33.3)	45(31.3)	39(27.1)	144(100)
Public and Private Sector Banks	Rural	21(9.6)	48(21.9)	61(27.9)	89(40.6)	219(100)
	Semi-urban	24(9.4)	56(22)	80(31.4)	95(37.2)	255(100)
	Urban	19(9.6)	39(19.7)	36(18.2)	104(52.5)	198(100)
	Total	64(9.5)	143(21.3)	177(26.3)	288(42.9)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table shows that in public sector banks, the majority (47.2 %) of the respondents' monthly withdrawal is more than ₹ 3,000 and the next majority (25 %) of the respondents' monthly withdrawal is ₹ 2,000 to 3,000.

The table reveals that in private sector banks, the majority (33.3 %) of the respondents' monthly withdrawal is ₹ 1,000 to 2,000 and the next majority (31.3 %) of the respondents' monthly withdrawal is ₹ 2,000 to 3,000.

The table 5.16 shows that out of 672 respondents, 42.9 per cent of the respondents' monthly withdrawal is more than ₹ 3,000, 26.3 per cent of the respondents' monthly withdrawal is ₹ 2,000 to 3,000, 21.3 per cent of the respondents' monthly withdrawal is ₹ 1,000 to 2,000 and the remaining 9.5 per cent of the respondents' monthly withdrawal is less than ₹ 1,000.

5.3.11 Frequency of Cash Deposit

Customers of public and private sector banks deposit cash at regular intervals. Customers deposit cash at weekly, fortnightly, monthly and rarely. The following table 5.17 shows the frequency of cash deposit by the customers of public and private sector banks in Tirunelveli district.

Table 5.17

Frequency of Cash Deposit

Type of Banks	Region	Weekly	Fortnightly	Monthly	Once in a year	At any time	Total
Public Sector Banks	Rural	17(10.5)	32(19.8)	60(37)	12(7.4)	41(25.3)	162(100)
	Semi-urban	21(10.6)	45(22.7)	74(37.4)	21(10.6)	37(18.7)	198(100)
	Urban	15(8.9)	28(16.7)	77(45.8)	09(5.4)	39(23.2)	168(100)
	Total	53(10)	105(19.9)	211(40)	42(8)	117(22.2)	528(100)
Private Sector Banks	Rural	08(7.3)	22(14.7)	17(44.7)	02(1.3)	08(32)	57(100)
	Semi-urban	05(8.8)	24(42.1)	20(35.1)	03(5.3)	05(8.8)	57(100)
	Urban	03(10)	15(50)	05(16.7)	04(13.3)	03(10)	30(100)
	Total	16(11.1)	61(42.4)	42(29.2)	09(6.3)	16(11.1)	144(100)
Public and Private Sector Banks	Rural	25(11.4)	54(24.7)	77(35.2)	14(6.4)	49(22.4)	219(100)
	Semi-urban	26(10.2)	69(27.1)	94(36.9)	24(9.4)	42(16.5)	255(100)
	Urban	18(9.1)	43(21.7)	82(41.4)	13(6.6)	42(21.2)	198(100)
	Total	69(10.3)	166(24.7)	253(37.6)	51(7.6)	133(19.8)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.17 shows that in public sector banks, the majority (40 %) of the respondents deposit cash monthly and the next majority (22.2 %) of the respondents deposit cash at any time.

The table reveals that in private sector banks, the majority (42.4 %) of the respondents deposit cash fortnightly and the next majority (29.2 %) of the respondents deposit cash monthly.

The table further shows that out of 672 respondents, 37.6 per cent of the respondents deposit cash monthly, 24.7 per cent of the respondents deposit cash fortnightly, 19.8 per cent of the respondents deposit cash at any time, 10.3 per cent of the respondents deposit cash weekly and only 7.6 per cent of the respondents deposit cash only once in a year.

5.3.12 Frequency of Cash Withdrawal

The following table 5.18 shows the frequency of cash withdrawal by the customers of public and private sector banks in Tirunelveli district.

Table 5.18
Frequency of cash withdrawal

Type of Banks	Region	Most often	Daily	Weekly	Fortnightly	Monthly	Rarely	Total
Public Sector Banks	Rural	22(13.6)	08(4.9)	20(12.4)	26(16)	63(38.9)	23(14.2)	162(100)
	Semi-urban	28(14.1)	11(5.6)	27(13.6)	30(15.2)	70(35.4)	32(16.1)	198(100)
	Urban	32(19)	20(11.9)	26(15.5)	22(13.1)	57(33.9)	11(6.5)	168(100)
	Total	82(15.5)	39(7.4)	73(13.8)	78(14.8)	190(36)	66(12.5)	528(100)
Private Sector Banks	Rural	03(5.2)	12(21.1)	20(35.1)	04(7)	05(8.8)	13(22.8)	57(100)
	Semi-urban	04(7)	07(12.3)	10(17.5)	10(17.5)	20(35.1)	06(10.5)	57(100)
	Urban	05(16.7)	04(13.3)	02(6.7)	03(10)	06(20)	10(33.3)	30(100)
	Total	12(8.3)	23(16)	32(22.2)	17(11.8)	31(21.5)	29(20.1)	144(100)
Public and Private Sector Banks	Rural	25(5.7)	20(1.5)	40(6)	30(10)	68(20.5)	36(6.3)	219(100)
	Semi-urban	32(12.5)	18(7.1)	37(14.5)	40(15.7)	90(35.3)	38(14.9)	255(100)
	Urban	37(18.7)	24(12.1)	28(14.1)	25(12.6)	63(31.8)	21(10.6)	198(100)
	Total	94(14)	62(9.2)	105(15.6)	95(14.1)	221(32.9)	95(14.1)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.18 clearly depicts that out of 528 respondents in public sector banks in Tirunelveli district, 36 per cent of the respondents withdraw cash monthly, 15.5 per cent of the respondents withdraw cash very often, 14.8 per cent of the respondents withdraw cash fortnightly, 13.8 per cent of the respondents withdraw cash weekly, 12.5 percent of the respondents withdraw cash rarely and the remaining 7.4 per cent of the respondents withdraw cash daily.

It is clear that out of 144 respondents in private sector banks in Tirunelveli district, 22.2 percent of the respondents withdraw cash weekly, 21.5 percent of the respondents withdraw cash monthly, 20.1 percent of the respondents withdraw cash rarely, 16 per cent of the respondents withdraw cash daily, 11.8 per cent of the respondents withdraw cash fortnightly and the 8.3 per cent of the respondents withdraw cash very often.

The table further clearly depicts that out of 672 respondents in public and private sector banks in Tirunelveli district, 32.9 per cent of the respondents withdraw cash monthly, 15.6 percent of the respondents withdraw cash weekly, 14.1 percent of the respondents withdraw cash rarely, another 14.1 per cent of the respondents withdraw cash fortnightly, 14 per cent of the respondents withdraw cash very often and only 9.2 per cent of the respondents withdraw cash daily.

5.3.13 ATM Facility in the Locality

In order to find out whether the ATM facility is available in the locality of the customers of public and private sector banks in Tirunelveli district, the data have been collected from the customers and presented in the table 5.19.

Table 5.19**ATM facility in the locality**

Type of Banks	Region	Yes	No	Total
Public Sector Banks	Rural	89(55.3)	73(44.7)	162(100)
	Semi-urban	153(77.3)	45(22.7)	198(100)
	Urban	168(100)	-	168(100)
	Total	410(77.7)	118(22.3)	528(100)
Private Sector Banks	Rural	37(64.9)	20(35.1)	57(100)
	Semi-urban	47(82.5)	10(17.5)	57(100)
	Urban	30(100)	-	30(100)
	Total	114(79.2)	30(20.8)	144(100)
Public and Private Sector Banks	Rural	126(26)	93(24)	219(100)
	Semi-urban	200(78.4)	55(21.6)	255(100)
	Urban	198(100)	-	198(100)
	Total	524(78)	148(22)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.19 indicates that in public sector banks, 77.7 per cent of the respondents have ATM facility in the locality and the remaining 22.3 per cent of the respondents do not have ATM facility in the locality.

It is clear that in private sector banks, 79.2 per cent of the respondents have ATM facility in the locality and the remaining 20.8 per cent of the respondents do not have ATM facility in the locality.

Table further indicates that out of 672 respondents in this study area, 78 per cent of the respondents have ATM facility in the locality and the remaining 22 per cent of the respondents do not have ATM facility in the locality.

5.3.14 Number of Banks Provide ATM Services in the Area

In order to find out the number of banks provide ATM services, the data have been collected from the customers of public and private sector banks in Tirunelveli district and presented in the following table 5.20.

Table 5.20

Number of Banks Provide ATM Services in the Area

Type of Banks	Region	None	One	Two	Three	More than three	Total
Public Sector Banks	Rural	70 (43.2)	41 (25.3)	29 (17.9)	17 (10.5)	05 (3.1)	162 (100)
	Semi-urban	19 (9.6)	28 (14.1)	89 (44.9)	52 (26.3)	10 (5.1)	198 (100)
	Urban	-	43 (25.6)	35 (20.8)	55 (32.7)	35 (20.8)	168 (100)
	Total	89 (16.9)	112 (21.2)	153 (29)	124 (23.5)	50 (9.5)	528 (100)
Private Sector Banks	Rural	20 (35.1)	10 (17.5)	20 (35.1)	7 (12.3)	-	57 (100)
	Semi-urban	02 (3.5)	22 (38.6)	18 (31.6)	10 (17.5)	05 (8.8)	57 (100)
	Urban	-	13 (43.3)	06 (20)	07 (23.3)	04 (13.3)	30 (100)
	Total	22 (15.3)	45 (31.3)	44 (30.5)	24 (16.7)	9 (6.2)	144 (100)
Public and Private Sector Banks	Rural	90 (41.1)	51 (23.3)	49 (22.4)	24 (10.9)	05 (2.3)	219 (100)
	Semi-urban	21 (8.2)	50 (19.6)	107 (41.9)	62 (24.3)	15 (5.9)	255 (100)
	Urban	-	56 (28.3)	41 (20.7)	62 (31.3)	39 (19.7)	198 (100)
	Total	111 (16.5)	157 (23.4)	197 (29.3)	148 (22)	59 (8.8)	672 (100)

Source: Primary data

Note: Parentheses indicates percentage

It is clear from the table 5.20 that out of 528 respondents in public sector banks, 29 per cent of the respondents have reported that two banks provide ATM services in the area, 23.5 per cent of the respondents have reported that three banks provide ATM services in the area, 21.2 per cent of the respondents have reported that only one bank provides ATM services in the area and the remaining 9.5 per cent of the respondents have reported that more than three banks provide ATM services in the area.

It is clear from the table that out of 144 respondents in private sector banks, 31.3 per cent of the respondents have reported that only one bank provide ATM services in the area, 30.5 per cent of the respondents have reported that two banks provide ATM services in the area, 16.7 per cent of the respondents have reported that three banks provide ATM services in the area and the remaining 6.2 per cent of the respondents have reported that more than three banks provide ATM services in the area.

The table shows that out of 672 respondents, 29.3 per cent of the respondents have reported that two banks provide ATM services in the area, 23.4 per cent of the respondents have reported that only one bank provides ATM services in the area, 22 per cent of the respondents have reported that three banks provide ATM services in the area and the remaining 8.8 per cent of the respondents have reported that more than three banks provide ATM services in the area.

5.3.15 Frequency in the use of ATM Services

The following table 5.21 shows the frequency of customers using the ATM services in public and private sector banks in Tirunelveli district.

Table 5.21

Frequency in the use of ATM Services

Type of Banks	Region	Rarely	Most frequently	Daily	Weekly	Fortnightly	Monthly	Total
Public Sector Banks	Rural	35 (21.6)	44 (27.2)	05 (3.1)	29 (17.9)	17 (10.5)	32 (19.8)	162 (100)
	Semi-urban	11 (5.6)	82 (41.4)	19 (9.6)	44 (22.2)	28 (14.1)	14 (7.1)	198 (100)
	Urban	17 (10.1)	85 (50.6)	12 (7.1)	35 (20.8)	07 (4.2)	12 (7.1)	168 (100)
	Total	63 (11.9)	211 (40)	36 (6.8)	108 (20.5)	52 (9.8)	58 (11)	528 (100)
Private Sector Banks	Rural	10 (17.5)	15 (26.3)	14 (24.6)	08 (14)	04 (7)	06 (10.5)	57 (100)
	Semi-urban	15 (26.3)	12 (21.1)	08 (14)	10 (17.5)	05 (8.8)	07 (12.3)	57 (100)
	Urban	11 (36.7)	09 (30)	05 (16.7)	03 (10)	01 (3.3)	01 (3.3)	30 (100)
	Total	36 (25)	36 (25)	27 (18.8)	21 (14.6)	10 (6.9)	14 (9.7)	144 (100)
Public and Private Sector Banks	Rural	45 (20.5)	59 (26.9)	19 (8.7)	37 (16.9)	21 (9.6)	38 (17.4)	219 (100)
	Semi-urban	26 (10.2)	94 (36.9)	27 (10.6)	54 (21.2)	33 (12.9)	21 (8.2)	255 (100)
	Urban	28 (14.1)	94 (47.5)	17 (8.6)	38 (19.2)	8 (4)	13 (6.6)	198 (100)
	Total	99 (14.7)	247 (36.8)	63 (9.4)	129 (19.2)	62 (9.2)	72 (10.7)	672 (100)

Source: Primary data

Note: Parentheses indicates percentage

The table 5.21 clearly indicates that out of the total 528 respondents in public sector banks, 40 per cent of the respondents most frequently use the ATM services, 20.5 per cent of the respondents weekly use the ATM services, 11.9 per cent of the respondents rarely use the ATM services, 11 per cent of the respondents monthly use

the ATM services, 9.8 per cent of the respondents fortnightly use the ATM services and the remaining 6.8 per cent of the respondents daily use the ATM services.

The table indicates that out of the total 144 respondents in private sector banks, 25 per cent of the respondents most frequently use the ATM services, another 25 per cent of the respondents rarely use the ATM services, 18.8 per cent of the respondents daily use the ATM services, 14.6 per cent of the respondents weekly use the ATM services, 9.7 per cent of the respondents monthly use the ATM services and 6.9 per cent of the respondents fortnightly use the ATM services.

The table further clearly indicates that out of the total 672 respondents, 36.8 per cent of the respondents most frequently use the ATM services, 19.2 per cent of the respondents weekly use the ATM services, 14.7 per cent of the respondents rarely use the ATM services, 10.7 per cent of the respondents monthly use the ATM services, 9.4 per cent of the respondents daily use the ATM services and the remaining 9.2 per cent of the respondents fortnightly use the ATM services.

5.3.16 Number of Respondents having Loan Account

The following table 5.22 shows the number of respondents who have loan accounts in public and private sector banks in Tirunelveli district.

Table 5.22
Number of Respondents having Loan Account

Type of Banks	Region	Yes	No	Total
Public Sector Banks	Rural	70(43.2)	92(56.8)	162(100)
	Semi-urban	87(43.9)	111(56.1)	198(100)
	Urban	57(33.9)	111(66.1)	168(100)
	Total	214(40.5)	314(59.5)	528(100)
Private Sector Banks	Rural	23(40.4)	34(59.6)	57(100)
	Semi-urban	19(33.3)	38(66.7)	57(100)
	Urban	12(40)	18(60)	30(100)
	Total	54(37.5)	90(62.5)	144(100)
Public and Private Sector Banks	Rural	93(42.5)	126(57.5)	219(100)
	Semi-urban	106(41.6)	149(58.4)	255(100)
	Urban	69(34.8)	129(65.2)	198(100)
	Total	268(39.9)	404(60.1)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.22 exhibits that out of the total 528 respondents in public sector banks, 40.5 per cent of the respondents have loan account and the remaining 59.5 per cent of the respondents do not have loan account.

It is clear that out of the total 144 respondents in private sector banks, 37.5 per cent of the respondents have loan account and 62.5 per cent of the respondents do not have loan account.

The table further exhibits that out of the total 672 respondents of public and private sector banks in Tirunelveli district, only 39.9 per cent of the respondents have

loan account and the remaining 60.1 per cent of the respondents do not have loan account.

5.3.17 Motivating factor to borrow from the Bank

The following table 5.23 shows that the customers are motivated to borrow money from the banks.

Table 5.23

Motivating factor to borrow from the Bank

Type of Banks	Region	Bank officials	Relatives	Friends	Government officials	Self	Total
Public Sector Banks	Rural	36(22.2)	39(24.1)	17(10.5)	21(12.9)	49(30.2)	162(100)
	Semi-urban	54(27.3)	47(23.7)	23(11.6)	34(17.2)	40(20.2)	198(100)
	Urban	47(27.9)	19(11.3)	21(12.5)	35(20.8)	46(27.4)	168(100)
	Total	137(25.9)	105(19.9)	61(11.6)	90(17.0)	135(25.6)	528(100)
Private Sector Banks	Rural	15(8.8)	07(12.3)	02(3.5)	16(28.1)	17(29.8)	57(100)
	Semi-urban	15(26.3)	08(14)	05(8.8)	10(17.5)	19(33.3)	57(100)
	Urban	08(26.7)	04(13.3)	02(6.7)	05(16.7)	11(36.7)	30(100)
	Total	38(26.4)	19(13.2)	09(6.3)	31(21.5)	47(32.6)	144(100)
Public and Private Sector Banks	Rural	51(23.3)	46(21)	19(8.7)	37(16.9)	66(30.1)	219(100)
	Semi-urban	69(27.1)	55(21.6)	28(10.9)	44(17.3)	59(23.1)	255(100)
	Urban	55(27.8)	23(11.6)	23(11.6)	40(20.2)	57(28.8)	198(100)
	Total	175(26)	124(18.5)	70(10.4)	121(18)	182(27.1)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.23 depicts that out of the total 528 respondents in public sector banks in this study area, 25.9 per cent of the respondents are motivated by bank officials to borrow money from the bank, 25.6 per cent of the respondents are

motivated by self, 19.9 per cent of the respondents are motivated by relatives to borrow money from the bank, 17 per cent of the respondents are motivated by government officials and the remaining 11.6 per cent of the respondents are motivated by friends to borrow money from the bank.

The table exhibits that out of the total 144 respondents in private sector banks in this study area, 32.6 per cent of the respondents are motivated by self, 26.4 per cent of the respondents are motivated by bank officials to borrow money from the bank, 21.5 per cent of the respondents are motivated by government officials to borrow money from the bank, 13.2 per cent of the respondents are motivated by relatives to borrow money from the bank and the remaining 6.3 per cent of the respondents are motivated by friends to borrow money from the bank.

The table further depicts that out of the total 672 respondents in public and private sector banks in this study area, 27.1 per cent of the respondents are motivated by self, 26 per cent of the respondents are motivated by bank officials to borrow money from the bank, 18.5 per cent of the respondents are motivated by relatives, 18 per cent of the respondents are motivated by government officials and the remaining 10.4 per cent of the respondents are motivated by friends to borrow money from the bank.

5.3.18 Problems faced in Availing Loan from the Bank

The following table 5.24 shows the problems faced by the customers in availing loan from the bank.

Table 5.24

Problems faced in Availing Loan from the Bank

Type of Banks	Region	Long period to sanction loan	High rate of interest	Demanding more security documents	No problem	Total
Public Sector Banks	Rural	21(12.9)	25(15.4)	22(13.6)	94(58)	162(100)
	Semi-urban	33(16.7)	35(17.7)	32(16.2)	98(49.5)	198(100)
	Urban	37(22)	29(17.3)	25(14.9)	77(45.8)	168(100)
	Total	91(17.2)	89(16.8)	79(15)	269(51)	528(100)
Private Sector Banks	Rural	13(22.8)	12(21)	14(24.6)	18(31.6)	57(100)
	Semi-urban	18(31.6)	11(19.3)	13(22.8)	15(26.3)	57(100)
	Urban	12(40)	08(26.7)	05(16.7)	05(16.7)	30(100)
	Total	43(29.9)	31(21.5)	32(22.2)	38(26.4)	144(100)
Public and Private Sector Banks	Rural	34(15.5)	37(16.9)	36(16.4)	112(51.1)	219(100)
	Semi-urban	51(20)	46(18)	45(17.6)	113(44.3)	255(100)
	Urban	49(24.7)	37(18.7)	30(15.2)	82(41.4)	198(100)
	Total	134(19.9)	120(17.9)	111(16.5)	307(45.7)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.24 exhibits that out of the total 528 respondents of public sector banks in this study area, 17.2 per cent of the respondents have faced the problem of long period to sanction loan, 16.8 per cent of the respondents have faced the problem of high rate of interest, 15 per cent of the respondents have faced the problem of

demanding more security documents in availing loan from the bank and 51 per cent of the respondents have no problem in availing loan from the bank.

The table indicates that out of the total 144 respondents of private sector banks in this study area, 29.9 per cent of the respondents have faced the problem of long period to sanction loan from the bank, 22.2 per cent of the respondents have faced the problem of demanding more security documents in availing loan from the bank, 21.5 per cent of the respondents have faced the problem of high rate of interest and 26.4 per cent of the respondents do not have problem in availing loan from the bank.

The table further exhibits that out of the total 672 respondents of public and private sector banks in this study area, 19.9 per cent of the respondents have faced the problem of long period to sanction loan, 17.9 per cent of the respondents have faced the problem of high rate of interest, 16.5 per cent of the respondents have faced the problem of demanding more security documents in availing loan from the bank and 45.7 per cent of the respondents do not have problem in availing loan from the bank.

5.3.19 Duration of Loan

The following Table 5.25 shows the number of years the customers are borrowing loan from the bank.

Table 5.25

Duration of Loan

Type of Banks	Region	Below one year	2 to 3 years	3 to 5 years	5 to 8 years	Above 8 years	Total
Public Sector Banks	Rural	39(24.1)	30(18.5)	44(27.2)	33(20.4)	16(9.8)	162(100)
	Semi-urban	39(19.7)	30(15.2)	49(24.7)	57(28.8)	23(11.6)	198(100)
	Urban	49(29.2)	27(16.1)	36(21.4)	32(19)	24(14.3)	168(100)
	Total	127(24.1)	87(16.5)	129(24.4)	122(23.1)	63(11.9)	528(100)
Private Sector Banks	Rural	12(21.1)	17(29.8)	12(21.1)	10(17.5)	06(10.5)	57(100)
	Semi-urban	17(29.8)	11(19.3)	09(15.8)	15(26.3)	05(8.8)	57(100)
	Urban	07(23.3)	06(20)	12(40)	03(10)	02(6.7)	30(100)
	Total	36(25)	34(23.6)	33(22.9)	28(19.4)	13(9)	144(100)
Public and Private Sector Banks	Rural	51(11.8)	47(9.2)	56(13.5)	43(8.2)	22(7.3)	219(100)
	Semi-urban	56(22)	41(16.1)	58(22.7)	72(28.2)	28(11)	255(100)
	Urban	56(28.3)	33(16.7)	48(24.2)	35(17.7)	26(13.1)	198(100)
	Total	163(24.3)	121(18)	162(24.1)	150(22.3)	76(11.3)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.25 indicates that out of the total 528 respondents in public sector banks in this study area, 24.4 per cent of the respondents borrow loan for 3 to 5 years, 24.1 per cent of the respondents borrow loan for below one year, 23.1 per cent of the respondents borrow loan for 5 to 8 years, 16.5 per cent of the respondents borrow loan for 2 to 3 years and the remaining 11.9 per cent of the respondents borrow loan for above 8 years.

The table exhibits that out of the total 144 respondents in private sector banks in this study area, 25 per cent of the respondents borrow loan for below one year, 23.6 per cent of the respondents borrow loan for 2 to 3 years, 22.9 per cent of the respondents borrow loan for 3 to 5 years, 19.4 per cent of the respondents borrow loan for 5 to 8 years and the remaining 9 per cent of the respondents borrow loan for above 8 years.

The table further indicates that out of the total 672 respondents in public and private sector banks in this study area, 24.3 per cent of the respondents borrow loan for below one year, 24.1 per cent of the respondents borrow loan for 3 to 5 years, 22.3 per cent of the respondents borrow loan for 5 to 8 years, 18 per cent of the respondents borrow loan for 2 to 3 years and the remaining 11.3 per cent of the respondents borrow loan for above 8 years.

5.3.20 Number of Loan Accounts

The following Table 5.26 shows the number of loan accounts of customers of public and private sector banks in Tirunelveli district.

Table 5.26

Different Loans Availed from the Bank

Type of Banks	Region	One	Two	Three	Above three	Total
Public Sector Banks	Rural	81(50)	48(29.6)	28(17.3)	05(3.1)	162(100)
	Semi-urban	95(48)	69(34.8)	24(12.1)	10(5.1)	198(100)
	Urban	89(53)	42(25)	24(14.3)	13(7.7)	168(100)
	Total	265(50.2)	159(30.1)	76(14.4)	28(5.3)	528(100)
Private Sector Banks	Rural	25(43.9)	14(24.6)	10(17.5)	08(14)	57(100)
	Semi-urban	35(61.4)	17(29.8)	04(7)	01(1.8)	57(100)
	Urban	19(63.3)	04(13.3)	03(10)	04(13.3)	30(100)
	Total	79(54.9)	35(24.3)	17(11.8)	13(9)	144(100)
Public and Private Sector Banks	Rural	106(48.4)	62(28.3)	38(17.4)	13(5.9)	219(100)
	Semi-urban	130(51)	86(33.7)	28(11)	11(4.3)	255(100)
	Urban	108(54.5)	46(23.2)	27(13.6)	17(8.6)	198(100)
	Total	344(51.2)	194(28.9)	93(13.8)	41(6.1)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.26 clearly shows that out of the total 528 respondents in public sector banks, 50.2 per cent of the respondents have only one loan account, 30.1 per cent of the respondents have two loan accounts, 14.4 per cent of the respondents have three loan accounts and the remaining 5.3 per cent of the respondents have above three loan accounts.

The table further exhibits that out of the total 144 respondents in private sector banks, 54.9 per cent of the respondents have only one loan account, 24.3 per cent of

the respondents have two loan accounts, 11.8 per cent of the respondents have three loan accounts and the remaining 9 per cent of the respondents have above three loan accounts.

The table further shows that out of the total 672 respondents of public and private Sector sector banks in this study area, 51.2 per cent of the respondents have only one loan account, 28.9 per cent of the respondents have two loan accounts, 13.8 per cent of the respondents have three loan accounts and the remaining 6.1 per cent of the respondents have above three loan accounts.

5.3.21 Sources of information about borrowing from banks

The following table 5.27 shows the sources through the customers know about borrowing from banks.

Table 5.27

Sources of information about borrowing from banks

Type of Banks	Region	Bank officials	NGOs	Neighbours	Village Panchayat Members	Total
Public Sector Banks	Rural	64(39.5)	48(29.6)	23(14.2)	27(16.7)	162(100)
	Semi- urban	85(42.9)	32(16.2)	47(23.7)	34(17.2)	198(100)
	Urban	62(36.9)	46(27.4)	32(19)	28(16.7)	168(100)
	Total	211(40)	126(23.9)	102(19.3)	89(16.9)	528(100)
Private Sector Banks	Rural	25(43.9)	13(22.8)	14(24.6)	05(8.8)	57(100)
	Semi- urban	21(36.8)	14(24.6)	17(29.8)	05(8.8)	57(100)
	Urban	12(40)	11(36.7)	05(16.7)	02(6.7)	30(100)
	Total	58(40.3)	38(26.4)	36(25)	12(8.3)	144(100)
Public and Private Sector Banks	Rural	89(40.6)	61(27.9)	37(16.9)	32(14.6)	219(100)
	Semi- urban	106(41.6)	46(18)	64(25.1)	39(15.3)	255(100)
	Urban	74(37.4)	57(28.8)	37(18.7)	30(15.1)	198(100)
	Total	269(40)	164(24.4)	138(20.5)	101(15)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.27 exhibits that out of the total 528 respondents in public sector banks in this study area, 40 per cent of the respondents know about the borrowing through bank officials, 23.9 percent of the respondents know about the borrowing through NGOs, 19.3 per cent of the respondents know about the borrowing through

neighbours and the remaining 16.9 per cent of the respondents know about the borrowing through village panchayat members.

The table depicts that out of the total 144 respondents in private sector banks in this study area, 40.3 per cent of the respondents know about the borrowing through bank officials, 26.4 percent of the respondents know about the borrowing through NGOs, 25 per cent of the respondents know about the borrowing through neighbours and the remaining 8.3 per cent of the respondents know about the borrowing through village panchayat members.

The table further depicts that out of the total 672 respondents in public and private sector banks in this study area, 40 per cent of the respondents know about borrowing through bank officials, 24.4 percent of the respondents know about borrowing through NGOs, 20.5 per cent of the respondents know about borrowing through neighbours and the remaining 15 per cent of the respondents know about borrowing through village panchayat members.

5.3.22 Amount of Loan Borrowing from the Bank

The following table 5.28 shows the amount of loan borrowing by the customers from the public and private sector banks in Tirunelveli district.

Table 5.28

Amount of Loan Borrowing from the Bank

Type of Banks	Region	Below ₹25000	₹ 25000-50000	₹ 50000-100000	₹ 100000-200000	Above ₹200000	Total
Public Sector Banks	Rural	43(26.5)	54(33.3)	37(22.8)	13(8)	15(9.3)	162(100)
	Semi-urban	52(26.3)	68(34.3)	47(23.7)	18(9.1)	13(6.6)	198(100)
	Urban	28(16.7)	53(31.5)	40(23.8)	22(13.1)	25(14.9)	168(100)
	Total	123(23.3)	175(33.1)	124(23.5)	53(10)	53(10)	528(100)
Private Sector Banks	Rural	28(49.1)	15(26.3)	07(12.3)	05(8.8)	02(3.5)	57(100)
	Semi-urban	18(31.6)	11(19.3)	13(22.8)	10(17.5)	05(8.8)	57(100)
	Urban	07(23.3)	09(30)	08(26.7)	03(10)	03(10)	30(100)
	Total	53(36.8)	35(24.3)	28(19.4)	18(12.5)	10(6.9)	144(100)
Public and Private Sector Banks	Rural	71(32.4)	69(31.5)	44(20.1)	18(8.2)	17(7.8)	219(100)
	Semi-urban	70(27.5)	79(31)	60(23.5)	28(11)	18(7)	255(100)
	Urban	35(17.7)	62(31.3)	48(24.2)	25(12.6)	28(14.1)	198(100)
	Total	176(26.2)	210(31.3)	152(22.6)	71(10.6)	63(9.3)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

It is clear from the above table 5.28 that out of the total 528 respondents in public sector banks, 33.1 per cent of the respondents get the loan of ₹25,000 to 50,000, 23.5 per cent of the respondents borrow loan of ₹50,000 to 100,000, 23.3 per cent of the respondents get the loan of below ₹ 25,000, 10 per cent of the respondents get the loan of above ₹ 2,00,000 and another 10 per cent of the respondents get the loan of ₹ 1,00,000 to 2,00,000.

The table shows that out of the total 144 respondents in private sector banks, 36.8 per cent of the respondents get the loan of below ₹ 25,000, 24.3 per cent of the respondents borrow the loan of ₹ 25,000 to 50,000, 19.4 per cent of the respondents get the loan of ₹ 50,000 to 1,00,000, 12.5 per cent of the respondents get the loan of ₹ 1,00,000 to 2,00,000 and the remaining 6.9 per cent of the respondents get the loan of above ₹ 2,00,000.

The table further shows that out of the total 672 respondents of public and private sector banks, 31.3 per cent of the respondents get the loan of ₹ 25,000 to 50,000, 26.2 per cent of the respondents borrow the loan of below ₹ 25,000, 22.6 per cent of the respondents get the loan of ₹ 50,000 to 1,00,000, 10.6 per cent of the respondents borrow the loan of ₹ 1,00,000 to 2,00,000 and the remaining 9.3 per cent of the respondents get the loan of above ₹ 2,00,000.

5.3.23 Repayment Period

The following table 5.29 shows the repayment period of customers of public and private sector banks in Tirunelveli district.

Table 5.29**Repayment Period**

Type of Banks	Region	1 to 3 years	3 to 6 years	6 to 10 years	Above 10 years	Total
Public Sector Banks	Rural	66(40.7)	30(18.5)	38(23.5)	28(17.3)	162(100)
	Semi- urban	81(40.9)	42(21.2)	52(26.3)	23(11.6)	198(100)
	Urban	66(39.3)	49(29.2)	32(19)	21(12.5)	168(100)
	Total	213(40.3)	121(22.9)	122(23.1)	72(13.6)	528(100)
Private Sector Banks	Rural	29(50.9)	13(22.8)	08(14)	07(12.3)	57(100)
	Semi- urban	21(36.8)	18(31.6)	12(21)	06(10.5)	57(100)
	Urban	12(40)	15(50)	02(6.7)	01(3.3)	30(100)
	Total	62(43.1)	46(31.9)	22(15.3)	14(9.7)	144(100)
Public and Private Sector Banks	Rural	95(43.4)	43(19.6)	46(21)	35(16)	219(100)
	Semi- urban	102(40)	60(23.5)	64(25.1)	29(11.4)	255(100)
	Urban	78(39.4)	64(32.3)	34(17.2)	22(11.1)	198(100)
	Total	275(40.9)	167(24.9)	144(21.4)	86(12.8)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.29 clearly shows that out of the total 529 respondents of public sector banks, 40.3 per cent of the respondents repay the loan within 1 to 3 years, 23.1 per cent of the respondents repay the loan within 6 to 10 years, 22.9 per cent of the respondents repay the loan within 3 to 6 years and the remaining 13.6 per cent of the respondents have taken more than 10 years to repay.

It is clear from the table that out of the total 144 respondents in private sector banks, 43.1 per cent of the respondents repay the loan within 1 to 3 years, 31.9 per cent of the respondents repay the loan within 3 to 6 years, 15.3 per cent of the respondents repay the loan within 6 to 10 years, and the remaining 9.7 per cent of the respondents have taken more than 10 years to repay.

The table further clearly shows that out of the total 672 respondents in public and private sector banks, 40.9 per cent of the respondents repay the loan within 1 to 3 years, 24.9 per cent of the respondents repay the loan within 3 to 6 years, 21.4 per cent of the respondents repay the loan within 6 to 10 years and the remaining 12.8 per cent of the respondents have taken more than 10 years to repay.

5.3.24 Frequency of Visiting the Bank

The following Table 5.30 shows the frequent visit of customers in the public and private sector banks in Tirunelveli district.

Table 5.30

Frequency of Visiting the Bank

Type of Banks	Region	Daily	Once in a week	Twice in a week	Once in a month	Twice in a month	Quite often	Whenever there is necessity	Total
Public Sector Banks	Rural	08 (4.9)	34 (21)	27 (16.7)	22 (13.6)	24 (14.8)	10 (6.2)	37 (22.8)	162 (100)
	Semi-urban	15 (7.6)	49 (24.7)	42 (21.2)	29 (14.6)	32 (16.2)	06 (3)	25 (12.6)	198 (100)
	Urban	07 (4.2)	43 (25.6)	31 (18.5)	35 (20.8)	13 (7.7)	04 (2.4)	35 (20.8)	168 (100)
	Total	30 (5.7)	126 (23.9)	100 (18.9)	86 (16.3)	69 (13.1)	20 (3.8)	97 (18.4)	528 (100)
Private Sector Banks	Rural	06 (10.5)	09 (15.8)	11 (19.3)	13 (22.8)	05 (8.8)	04 (7)	09 (15.8)	57 (100)
	Semi-urban	09 (15.8)	08(14)	05 (8.8)	13 (22.8)	05 (8.8)	10 (17.5)	07 (12.3)	57 (100)
	Urban	04 (13.3)	07 (23.3)	03 (10)	06 (20)	02 (6.7)	05 (16.7)	03 (10)	30 (100)
	Total	19 (13.2)	24 (16.7)	19 (13.2)	32 (22.2)	12 (8.3)	19 (13.2)	19 (13.2)	144 (100)
Public and Private Sector Banks	Rural	14 (6.4)	43 (19.6)	38 (17.4)	35 (16)	29 (13.2)	14 (6.4)	46 (21)	219 (100)
	Semi-urban	24 (9.4)	57 (22.4)	47 (18.4)	42 (16.5)	37 (14.5)	16 (6.3)	32 (12.5)	255 (100)
	Urban	11 (5.6)	50 (25.3)	34 (17.2)	41 (16.1)	15 (5.9)	9 (4.5)	38 (19.2)	198 (100)
	Total	49 (7.3)	150 (22.3)	119 (17.7)	118 (17.6)	81 (12.1)	39 (5.8)	116 (17.2)	672 (100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.30 shows that out of the total 528 respondents in public sector banks, significant majority (23.9 %) of the respondents visit the bank once in a week, the next majority (18.9 %) of the respondents visit the bank twice in a week,

18.4 per cent of the respondents visit the bank whenever necessary, 16.3 per cent of the respondents visit the bank once in a month, 13.1 per cent of the respondents visit the bank twice in a month, 5.7 per cent of the respondents visit the bank daily and only 3.8 per cent of the respondents quite often visit the bank.

The table further shows that out of the total 144 respondents in private sector banks, significant majority (22.2 %) of the respondents visit the bank once in a month and the next majority (16.7 %) of the respondents visit the bank once in a week.

The table further reveals that out of the total 672 respondents, significant majority (22.3 %) of the respondents visit the bank once in a week, the next majority (17.7 %) of the respondents visit the bank twice in a week, 17.6 per cent of the respondents visit the bank once in a month, 17.2 per cent of the respondents visit the bank whenever necessary, 12.1 per cent of the respondents visit the bank twice in a month, 7.3 per cent of the respondents visit the bank daily and only 5.8 per cent of the respondents quite often visit the bank.

5.3.25 Nature of operation mostly at the bank

The following table 5.31 shows the nature of operation of customers mostly at the public and private sector banks in Tirunelveli district.

Table 5.31

Nature of operation mostly at the bank

Type of Banks	Region	Deposit	Withdrawal	Locker	Updating passbook	Demand draft	Total
Public Sector Banks	Rural	45(27.8)	48(29.6)	17(10.5)	31(19.1)	21(13)	162(100)
	Semi-urban	55(27.8)	87(43.9)	22(11.1)	26(13.1)	08(4)	198(100)
	Urban	34(20.2)	61(36.3)	31(18.5)	37(22)	05(3)	168(100)
	Total	134(25.4)	196(37.1)	70(13.3)	94(17.8)	34(6.4)	528(100)
Private Sector Banks	Rural	22(38.6)	25(43.9)	03(5.3)	05(8.8)	02(3.5)	57(100)
	Semi-urban	19(33.3)	27(47.4)	04(7)	04(7)	03(5.3)	57(100)
	Urban	07(23.3)	13(43.3)	03(10)	05(16.7)	02(6.7)	30(100)
	Total	48(33.3)	65(45.1)	10(6.9)	14(9.7)	07(4.9)	144(100)
Public and Private Sector Banks	Rural	67(30.6)	73(33.3)	20(9.1)	36(16.4)	23(10.5)	219(100)
	Semi-urban	74(29)	114(44.7)	26(10.2)	30(11.8)	11(4.3)	255(100)
	Urban	41(20.7)	74(37.4)	34(17.2)	42(21.2)	07(3.5)	198(100)
	Total	182(20.8)	261(38.8)	80(11.9)	108(16.1)	41(6.1)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table depicts that out of the total 528 respondents in public sector banks, 37.1 per cent of the respondents visit the banks for withdrawal, about 25.4 per cent of the respondents visit the banks for deposits, 17.8 per cent of the respondents visit the banks for updating passbook, 13.3 per cent of the respondents visit the banks for locker facilities and the remaining 6.4 per cent of the respondents for demand draft purposes.

The table reveals that out of the total 144 respondents in private sector banks, 45.1 per cent of the respondents visit the banks for withdrawal, 33.3 percent of the respondents visit the banks for deposits, 9.7 per cent of the respondents visit the banks for updating passbook, 6.9 per cent of the respondents visit the banks for locker facilities and only 4.9 per cent of the respondents for demand draft purposes.

The table further 5.33 depicts that out of the total 672 respondents in public and private sector banks, 38.8 per cent of the respondents visit the banks for withdrawal, 20.8 per cent of the respondents visit the banks for deposits, 16.1 per cent of the respondents visit the banks for updating passbook, 11.9 per cent of the respondents visit the banks for locker facilities and only 6.1 per cent of the respondents for demand draft purposes.

5.3.26 Awareness of Customer Relationship Management

In order to find out whether the customers are aware of customer relationship management, the data have been collected from the customers and presented in the Table 5.32.

Table 5.32**Awareness of Customer Relationship Management**

Type of Banks	Region	Yes	No	Total
Public Sector Banks	Rural	54(33.3)	108(66.7)	162(100)
	Semi- urban	114(57.6)	84(42.4)	198(100)
	Urban	95(56.5)	73(43.5)	168(100)
	Total	263(49.8)	265(50.2)	528(100)
Private Sector Banks	Rural	35(61.4)	22(38.6)	57(100)
	Semi- urban	25(43.9)	32(56.1)	57(100)
	Urban	09(30)	21(70)	30(100)
	Total	69(47.9)	75(52.1)	144(100)
Public and Private Sector Banks	Rural	89(40.6)	130(59.4)	219(100)
	Semi- urban	139(54.5)	116(45.5)	255(100)
	Urban	104(52.5)	94(47.5)	198(100)
	Total	332(49.4)	340(50.6)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

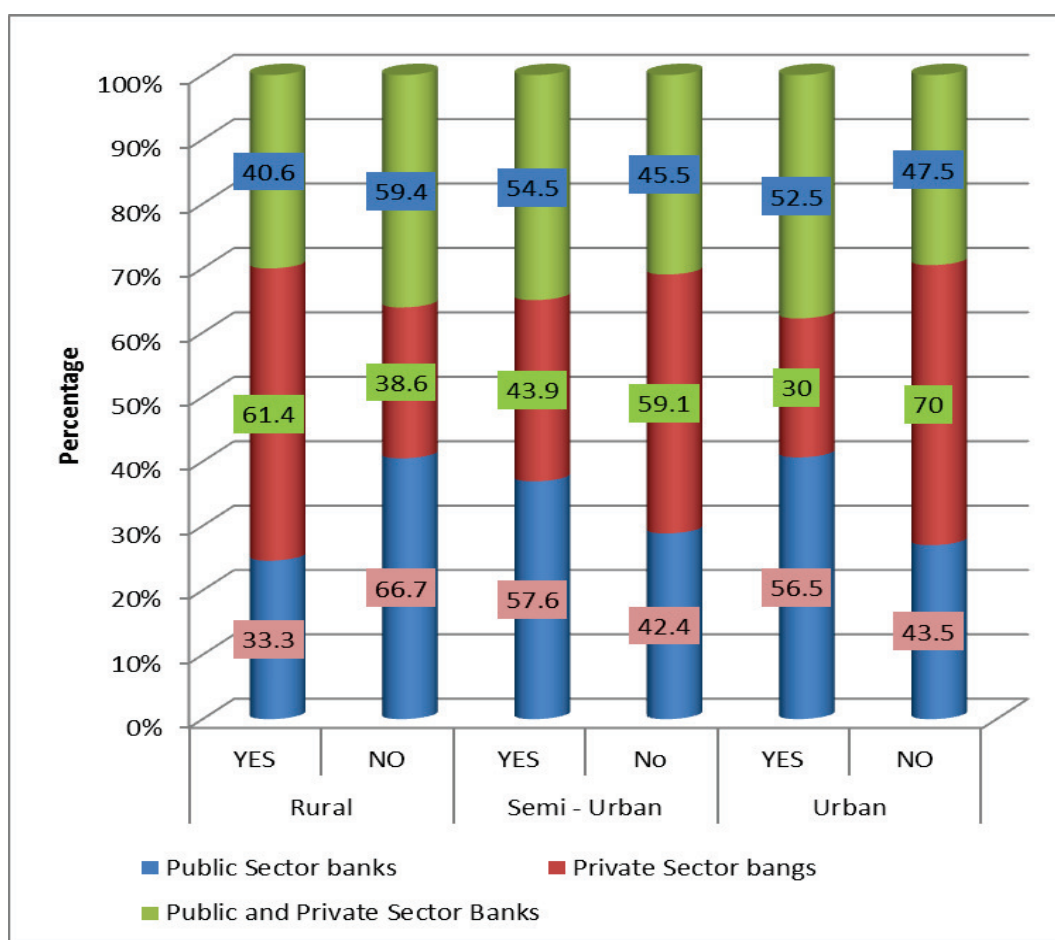
The table exhibits that out of the total 528 respondents in public sector banks, 49.8 per cent of the respondents are aware of customer relationship management and the remaining 50.2 per cent of the respondents are not aware of customer relationship management.

The table shows that out of the total 144 respondents in private sector banks, 47.9 per cent of the respondents are aware of customer relationship management and the remaining 52.1 per cent of the respondents are not aware of customer relationship management.

The table 5.32 clearly exhibits that out of the total 672 respondents in public and private sector banks, 49.4 per cent of the respondents are aware of customer relationship management and the remaining 50.6 per cent of the respondents are not aware of customer relationship management.

Chart 5.1

Awareness of Customer Relationship Management



5.3.27 CRM Activities Experienced in the Bank

In order to find out whether the customers experienced CRM activities of Public and Private sector banks, the data have been collected from the customers and presented in the table 5.33.

Table 5.33

CRM Activities Experienced in the Bank

Type of Banks	Region	Sending seasons greetings	Birthday wishes	Meetings once in six months	Total
Public Sector Banks	Rural	69(42.6)	23(14.2)	70(43.2)	162(100)
	Semi- urban	115(58.1)	19(9.6)	64(32.3)	198(100)
	Urban	85(50.6)	29(17.3)	54(32.1)	168(100)
	Total	269(50.9)	71(13.4)	188(35.6)	528(100)
Private Sector Banks	Rural	26(45.6)	17(29.8)	14(24.6)	57(100)
	Semi- urban	28(49.1)	09(15.8)	20(35.1)	57(100)
	Urban	14(46.7)	03(10)	13(43.3)	30(100)
	Total	68(47.2)	29(20.1)	47(32.7)	144(100)
Public and Private Sector Banks	Rural	95(43.4)	40(18.3)	84(38.3)	219(100)
	Semi- urban	143(56.1)	28(11)	84(32.9)	255(100)
	Urban	99(50)	32(16.2)	67(33.8)	198(100)
	Total	337(50.1)	100(14.9)	235(35)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.33 exhibits that out of the total 528 respondents in public sector banks, 50.9 per cent of the respondents have experienced CRM in getting seasons greetings, 35.6 per cent of the respondents have experienced CRM in attending meetings once in six months and the 13.4 per cent of the respondents have experienced CRM in getting birthday wishes.

The table further depicts that out of the total 144 respondents in private sector banks, 47.2 per cent of the respondents have experienced CRM in getting seasons greetings, 32.7 per cent of the respondents have experienced CRM in attending meetings once in six months and the remaining 20.1 per cent of the respondents have experienced CRM in getting birthday wishes.

The table 5.33 exhibits that out of the total 672 respondents in public and private sector banks, 50.1 per cent of the respondents have experienced CRM in getting seasons greetings, 35 per cent of the respondents have experienced CRM in attending meetings once in six months and 14.9 per cent of the respondents have experienced CRM in getting birthday wishes.

5.3.28 Frequency of Banks practice of Customer Relationship Management

In order to find out the frequency of bank practice of customer relationship management, the data have been collected from the customers and presented in the Table 5.34.

Table 5.34

Frequency of Banks practice of Customer Relationship Management

Type of Banks	Region	All the time	Most of the time	Not sure	Some time	Not at all	Total
Public Sector Banks	Rural	28(17.3)	33(20.4)	22(13.6)	30(18.5)	49(30.2)	162(100)
	Semi-urban	39(19.7)	45(22.7)	41(20.7)	49(24.7)	24(12.1)	198(100)
	Urban	41(24.4)	41(24.4)	19(11.3)	26(15.5)	41(24.4)	168(100)
	Total	108(20.5)	119(22.5)	82(15.5)	105(19.9)	114(21.6)	528(100)
Private Sector Banks	Rural	21(36.8)	16(28.1)	10(17.5)	07(12.3)	03(5.3)	57(100)
	Semi-urban	19(33.3)	22(38.6)	08(14)	04(7)	04(7)	57(100)
	Urban	08(26.7)	10(33.3)	05(16.7)	05(16.7)	02(6.7)	30(100)
	Total	48(33.3)	48(33.3)	23(16)	16(11.1)	09(6.3)	144(100)
Public and Private Sector Banks	Rural	49(22.4)	49(22.4)	32(14.6)	37(16.9)	52(23.7)	219(100)
	Semi-urban	58(22.7)	67(26.3)	49(19.2)	53(20.8)	28(11)	255(100)
	Urban	49(24.7)	51(25.6)	24(12.1)	31(15.7)	43(21.7)	198(100)
	Total	156(23.2)	167(24.9)	105(15.6)	121(18)	123(18.3)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table shows that out of the total 528 respondents in public sector banks, 22.5 per cent of the respondents have replied that most of the time banks practice customer relationship management, 21.6 per cent of the respondents have replied that the banks not at all practice customer relationship management, 20.5 per cent of the respondents have replied that the banks all the time practice customer relationship management, 19.9 per cent of the respondents have replied that the banks sometime

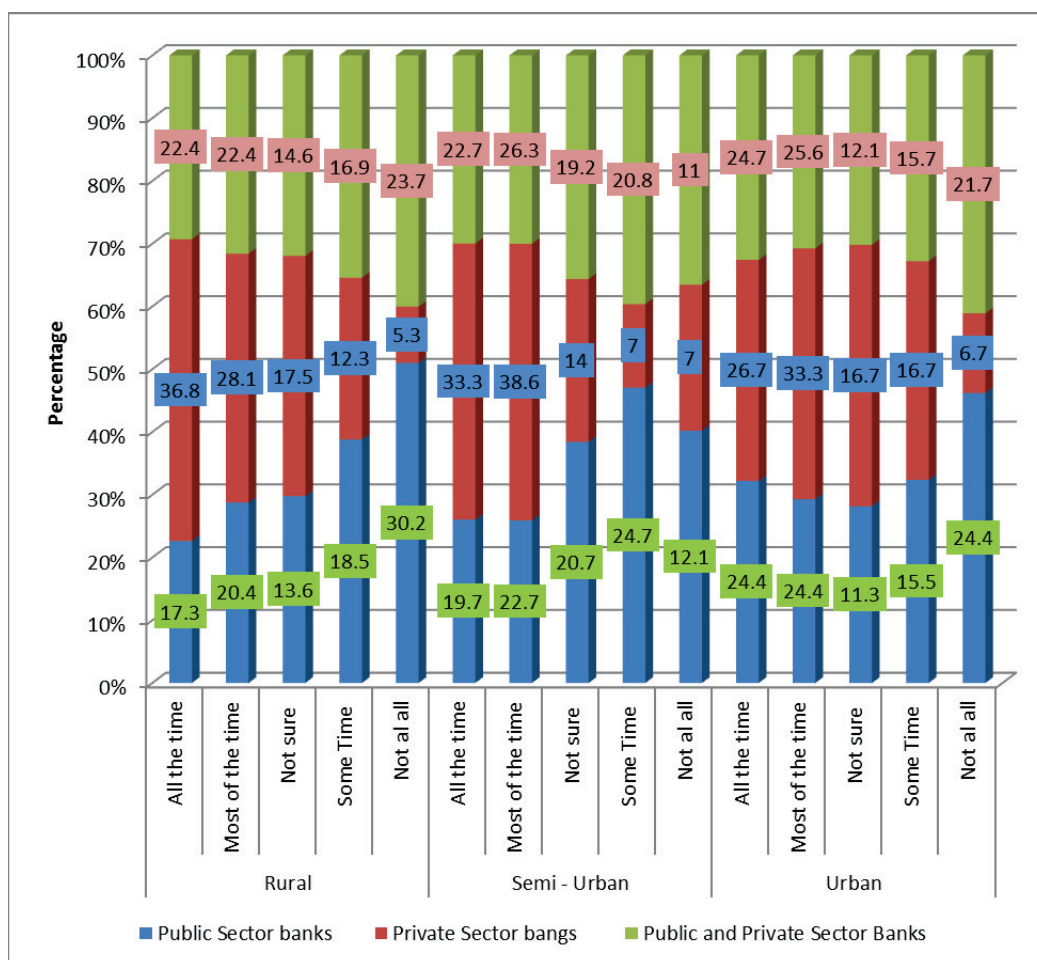
practice customer relationship management and the remaining 15.5 per cent of the respondents are not sure about the practice customer relationship management.

The table further indicates that out of the total 144 respondents in private sector banks, 33.3 per cent of the respondents have replied that the banks all the time practice customer relationship management, another 33.3 per cent of the respondents have replied that most of the time banks practice customer relationship management, 16 per cent of the respondents have replied that they are not sure of banks practice customer relationship management, 11.1 per cent of the respondents have replied that some time banks practice customer relationship management and the remaining 6.3 per cent of the respondents are not at all sure about the practice of customer relationship management in banks.

The table 5.34 shows that out of the total 672 respondents in public and private sector banks, 24.9 per cent of the respondents have replied that most of the time banks practice customer relationship management, 23.2 per cent of the respondents have replied that all the time banks practice customer relationship management, 18.3 per cent of the respondents have replied that banks not at all practice customer relationship management, 18 per cent of the respondents have replied that some time banks practice customer relationship management and the remaining 15.6 per cent of the respondents are not sure about the banks' practice of customer relationship management.

Chart 5.2

Frequency of Banks practice of Customer Relationship Management



5.3.29 Customer Relationship Management leads to Customer Loyalty

The following table 5.35 shows the opinion of customers regarding customer relationship management leads to customer loyalty.

Table 5.35

Customer Relationship Management leads to Customer Loyalty

Types of Banks	Region	Strongly agree	Agree	No opinion	Disagree	Strongly disagree	Total
Public Sector Banks	Rural	44(27.2)	41(25.3)	22(13.6)	41(25.3)	14(8.6)	162(100)
	Semi-urban	69(34.8)	48(24.2)	32(16.2)	41(20.7)	08(4)	198(100)
	Urban	63(37.5)	51(30.4)	15(8.9)	32(19)	07(4.2)	168(100)
	Total	176(33.3)	140(26.5)	69(13.1)	114(21.6)	29(5.5)	528(100)
Private Sector Banks	Rural	23(40.4)	19(33.3)	08(14)	05(8.8)	02(3.5)	57(100)
	Semi-urban	19(33.3)	22(38.6)	08(14)	05(8.8)	03(5.3)	57(100)
	Urban	08(26.7)	15(50)	02(6.7)	03(10)	02(6.7)	30(100)
	Total	50(34.7)	56(38.9)	18(12.5)	13(9)	07(4.9)	144(100)
Public and Private Sector Banks	Rural	67(30.6)	60(27.4)	30(13.7)	46(21)	16(7.3)	219(100)
	Semi-urban	88(34.5)	70(27.5)	40(15.7)	46(18)	11(4.3)	255(100)
	Urban	71(35.9)	66(33.3)	17(8.6)	35(17.7)	09(4.5)	198(100)
	Total	226(33.6)	196(29.2)	87(12.9)	127(18.9)	36(5.4)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.35 clearly shows that out of the total 528 respondents in public sector banks, 33.3 per cent of the respondents strongly agree that customer relationship management leads to customer loyalty, 26.5 per cent of the respondents agree that customer relationship management leads to customer loyalty, 21.6 per cent

of the respondents disagree that customer relationship management leads to customer loyalty, 13.1 per cent of the respondents have no opinion regarding customer relationship management which leads to customer loyalty and the remaining 5.5 per cent of the respondents strongly disagree that customer relationship management leads to customer loyalty.

The table clearly shows that out of the total 144 respondents in private sector banks, 38.9 per cent of the respondents agree that customer relationship management leads to customer loyalty, 34.7 per cent of the respondents strongly agree that customer relationship management leads to customer loyalty, 12.5 per cent of the respondents have no opinion regarding customer relationship management which leads to customer loyalty, 9 per cent of the respondents disagree that customer relationship management leads to customer loyalty and only 4.9 per cent of the respondents strongly disagree that customer relationship management leads to customer loyalty.

The table further clearly shows that out of the total 672 respondents in public and private sector banks, 33.6 per cent of the respondents strongly agree that customer relationship management leads to customer loyalty, 29.2 per cent of the respondents agree that customer relationship management leads to customer loyalty, 18.9 per cent of the respondents disagree that customer relationship management leads to customer loyalty, 12.9 per cent of the respondents have no opinion regarding customer relationship management which leads to customer loyalty and the remaining 5.4 per cent of the respondents strongly disagree that customer relationship management leads to customer loyalty.

5.3.30 Opinion Regarding Excellent Service Delivery

The opinion of customers regarding whether the banks provide excellent service is presented in the Table 5.36.

Table 5.36

Opinion Regarding Excellent Service Delivery

Type of Banks	Region	Strongly agree	Agree	No opinion	Disagree	Strongly disagree	Total
Public Sector Banks	Rural	34(21)	40(24.7)	16(9.9)	47(29)	25(15.4)	162(100)
	Semi-urban	45(22.7)	55(27.8)	35(17.7)	40(20.2)	23(11.6)	198(100)
	Urban	40(23.8)	48(28.6)	15(8.9)	35(20.8)	30(17.9)	168(100)
	Total	119(22.5)	143(27.1)	66(12.5)	122(23.1)	78(14.8)	528(100)
Private Sector Banks	Rural	19(33.3)	16(28.1)	05(8.8)	07(12.3)	10(17.5)	57(100)
	Semi-urban	22(38.6)	13(22.8)	10(17.5)	05(8.8)	07(12.3)	57(100)
	Urban	13(43.3)	09(30)	03(10)	03(10)	02(6.7)	30(100)
	Total	54(37.5)	38(26.4)	18(12.5)	15(10.4)	19(13.2)	144(100)
Public and Private Sector Banks	Rural	53(24.2)	56(25.6)	21(9.6)	54(24.7)	35(16)	219(100)
	Semi-urban	67(26.3)	68(26.7)	45(17.6)	45(17.6)	30(11.8)	255(100)
	Urban	53(26.8)	57(28.8)	18(9.1)	38(19.2)	32(16.2)	198(100)
	Total	173(25.7)	181(26.9)	84(12.5)	137(20.4)	97(14.4)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The above table 5.36 shows that out of the total 528 respondents of public sector banks in Tirunelveli district, 27.1 per cent of the respondents agree that banks provide excellent service delivery, 23.1 per cent of the respondents disagree that banks provide excellent service delivery, 22.5 per cent of the respondents strongly

agree that banks provide excellent service delivery, 14.8 per cent of the respondents strongly disagree that banks provide excellent service delivery and the remaining 12.5 per cent of the respondents have no opinion about banks providing excellent service delivery.

The table further clearly shows that out of the total 144 respondents in private sector banks in Tirunelveli district, 37.5 per cent of the respondents strongly agree that banks provide excellent service delivery, 26.4 per cent of the respondents agree that banks provide excellent service delivery, 13.2 per cent of the respondents strongly disagree that banks provide excellent service delivery, 12.5 per cent of the respondents have no opinion about banks providing excellent service delivery and the remaining 10.4 per cent of the respondents disagree that banks provide excellent service delivery.

The table further shows that out of the total 672 respondents of public and private sector banks in Tirunelveli district, 26.9 per cent of the respondents agree that banks provide excellent service delivery, 25.7 per cent of the respondents strongly agree that banks provide excellent service delivery, 20.4 per cent of the respondents disagree that banks provide excellent service delivery, 14.4 per cent of the respondents strongly disagree that banks provide excellent service delivery and the remaining 12.5 per cent of the respondents have no opinion about banks providing excellent service delivery.

5.3.31 Opinion regarding quick response to complaints

The following Table 5.37 shows the opinion of customers regarding whether the banks give quick response to complaints.

Table 5.37

Opinion regarding quick response to complaints

Type of Banks	Region	Strongly agree	Agree	No opinion	Disagree	Strongly disagree	Total
Public Sector Banks	Rural	21(13)	27(16.7)	21(13)	50(30.9)	43(26.5)	162(100)
	Semi-urban	47(23.7)	62(31.3)	35(17.7)	40(20.2)	14(7.1)	198(100)
	Urban	32(19)	36(21.4)	15(8.9)	47(28)	38(22.6)	168(100)
	Total	100(18.9)	125(23.7)	71(13.4)	137(25.9)	95(18)	528(100)
Private Sector Banks	Rural	19(33.3)	18(31.6)	10(17.5)	04(7)	06(10.5)	57(100)
	Semi-urban	27(47.4)	10(17.5)	12(21.1)	05(8.8)	03(5.3)	57(100)
	Urban	08(26.7)	07(23.3)	10(33.3)	03(10)	02(6.7)	30(100)
	Total	54(37.5)	35(24.3)	32(22.2)	12(8.3)	11(7.6)	144(100)
Public and Private Sector Banks	Rural	40(18.3)	45(20.5)	31(14.2)	54(24.7)	49(22.3)	219(100)
	Semi-urban	74(29)	72(28.2)	47(18.4)	45(17.6)	17(6.7)	255(100)
	Urban	40(20.2)	43(21.7)	25(12.6)	50(25.3)	40(20.2)	198(100)
	Total	154(22.9)	160(23.8)	103(15.3)	149(22.2)	106(15.8)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.37 shows that in public sector banks, 25.9 per cent of the respondents disagree that banks give quick response to complaints, 23.7 per cent of the respondents agree that banks give quick response to complaints, 18.9 per cent of the respondents strongly agree that banks give quick response to complaints,

18 per cent of the respondents strongly disagree that banks give quick response to complaints and the remaining 13.4 per cent of the respondents have no opinion about banks giving quick response to complaints.

The table reveals that in private sector banks, 37.5 per cent of the respondents strongly agree that bank gives quick response to complaints, 24.3 per cent of the respondents agree that bank gives quick response to complaints, 22.2 per cent of the respondents have no opinion about banks giving quick response to complaints, 8.3 per cent of the respondents disagree that bank gives quick response to complaints and the remaining 7.6 per cent of the respondents strongly disagree that bank gives quick response to complaints.

The table further shows that out of the total 672 respondents of public and private sector banks in Tirunelveli district, 23.8 per cent of the respondents agree that bank gives quick response to complaints, 22.9 per cent of the respondents strongly agree that bank gives quick response to complaints, 22.2 per cent of the respondents disagree that bank gives quick response to complaints, 15.8 per cent of the respondents strongly disagree that bank gives quick response to complaints and the remaining 15.3 per cent of the respondents have no opinion about banks giving quick response to complaints.

5.4 RANKING ANALYSIS

5.4.1 Facilities of Public Sector Banks

The following table shows the results of ranking analysis for facilities of public sector banks in Tirunelveli district.

Table 5.38

Facilities available in Public Sector Banks

Sl. No	Facilities of Banks	Rural			Semi-urban			Urban		
		Total score	Average score	Rank	Total score	Average score	Rank	Total score	Average score	Rank
1	Rate of interest	8,484	52.37	I	10,545	53.26	I	8,603	51.21	II
2	Documentation and norms	8,280	51.11	II	10,323	52.14	II	7,832	46.62	IV
3	Customer service	7,836	48.37	IV	9,046	45.69	IV	8,336	49.62	III
4	Quick processing	8,006	49.42	III	9,694	48.96	III	9,030	53.75	I

Source: Primary data

It is clear from the table 5.38 that among the rural customers of public sector banks in Tirunelveli district, the majority of the customers had given the first rank to rate of interest. The table exhibits that the rural customers had given the second rank to documentation and norms. The table further shows that the rural customers had given the third rank to quick processing. It is further clear from the table that the rural customers had given the last rank to customer service.

The table 5.38 shows that among the semi-urban customers of public sector banks in Tirunelveli district, the majority of the customers had given the first rank to rate of interest. The table exhibits that the semi-urban customers had given the second

rank to documentation and norms. The table further shows that the semi-urban customers had given the third rank to quick processing. It is further clear from the table that the semi-urban customers had given the last rank to customer service.

The table 5.38 reveals that among the urban customers of public sector banks in Tirunelveli district, the majority of the customers had given the first rank to quick processing. The table exhibits that the urban customers had given the second rank to rate of interest. The table further shows that the urban customers had given the third rank to customer service. It is further clear from the table that the urban customers had given the last rank to documentation and norms.

Table 5.39

Facilities available in Public Sector (Ranking)

Sl. No	Facilities of Banks	Total score	Average score	Rank
1	Rate of interest	27,632	52.33	I
2	Documentation and norms	26,435	50.06	III
3	Customer service	25,218	47.76	IV
4	Quick processing	26,730	50.62	II

Source: Primary data

The table 5.39 reveals that among the customers of public sector banks in Tirunelveli district, majority of the customers had given the first rank to rate of interest. The table exhibits that the sample customers had given the second rank to quick processing. The table further shows that the sample customers had given the third rank to documentation and norms. It is further clear from the table that the sample customers had given the last rank to customer service.

5.4.2 Features of Public Sector Banks

The following table shows the results of ranking analysis for features of public sector banks in Tirunelveli district.

Table 5.40

Attractive features of Public Sector Banks

Sl. No	Features of Banks	Rural			Semi-urban			Urban		
		Total score	Average score	Rank	Total score	Average score	Rank	Total score	Average score	Rank
1	Banks image	7,968	49.19	III	11,266	56.89	I	9,125	54.32	II
2	Mode of transaction	8,158	50.36	II	10,374	52.39	II	8,334	49.61	IV
3	Advance facilities	7,409	45.74	V	8,746	44.17	V	9,685	57.65	I
4	Customer service	7,815	48.24	IV	9,586	48.41	III	7,583	45.14	V
5	Flexibility in service	8,978	55.42	I	9,132	46.12	IV	8,606	51.23	III

Source: Primary data

It is clear from the table 5.40 that among the rural customers of public sector banks in Tirunelveli district, the majority of the customers had given the first rank to flexibility in service. The table exhibits that the rural customers had given the second rank to the mode of transaction. The table further shows that the rural customers had given the third rank to banks' image. It is further clear from the table that the rural customers had given the last rank to advance facilities.

The table 5.40 shows that among the semi-urban customers of public sector banks in Tirunelveli district, the majority of the customers had given the first rank to banks' image. The table exhibits that the semi-urban customers had given the second

rank to the mode of transaction. The table further shows that the semi-urban customers had given the third rank to customer service. It is further clear from the table that the semi-urban customers had given the last rank to advance facilities.

The table 5.40 reveals that among the urban customers of public sector banks in Tirunelveli district, the majority of the customers had given the first rank to advance facilities. The table exhibits that the urban customers had given the second rank to banks' image. The table further shows that the urban customers had given the third rank to flexibility in service. It is further clear from the table that the urban customers had given the last rank to customer service.

Table 5.41

Attractive features of Public Sector Banks (Ranking)

Sl. No	Features of Banks	Total score	Average score	Rank
1	Banks image	28,359	53.71	I
2	Mode of transaction	26,866	50.88	II
3	Advance facilities	25,840	48.94	IV
4	Customer service	24,984	47.32	V
5	Flexibility in service	26,716	50.59	III

Source: Primary data

The table 5.41 reveals that among the customers of public sector banks in Tirunelveli district, the majority of the customers had given the first rank to banks' image. The table exhibits that the sample customers had given the second rank to the mode of transaction. The table further shows that the sample customers had given the third rank to flexibility in service. It is further clear from the table that the sample customers had given the last rank to customer service.

5.4.3 Reasons for selecting the Public Sector Banks

The following table shows the results of ranking analysis for reasons of the customers for selecting the public sector banks in Tirunelveli district.

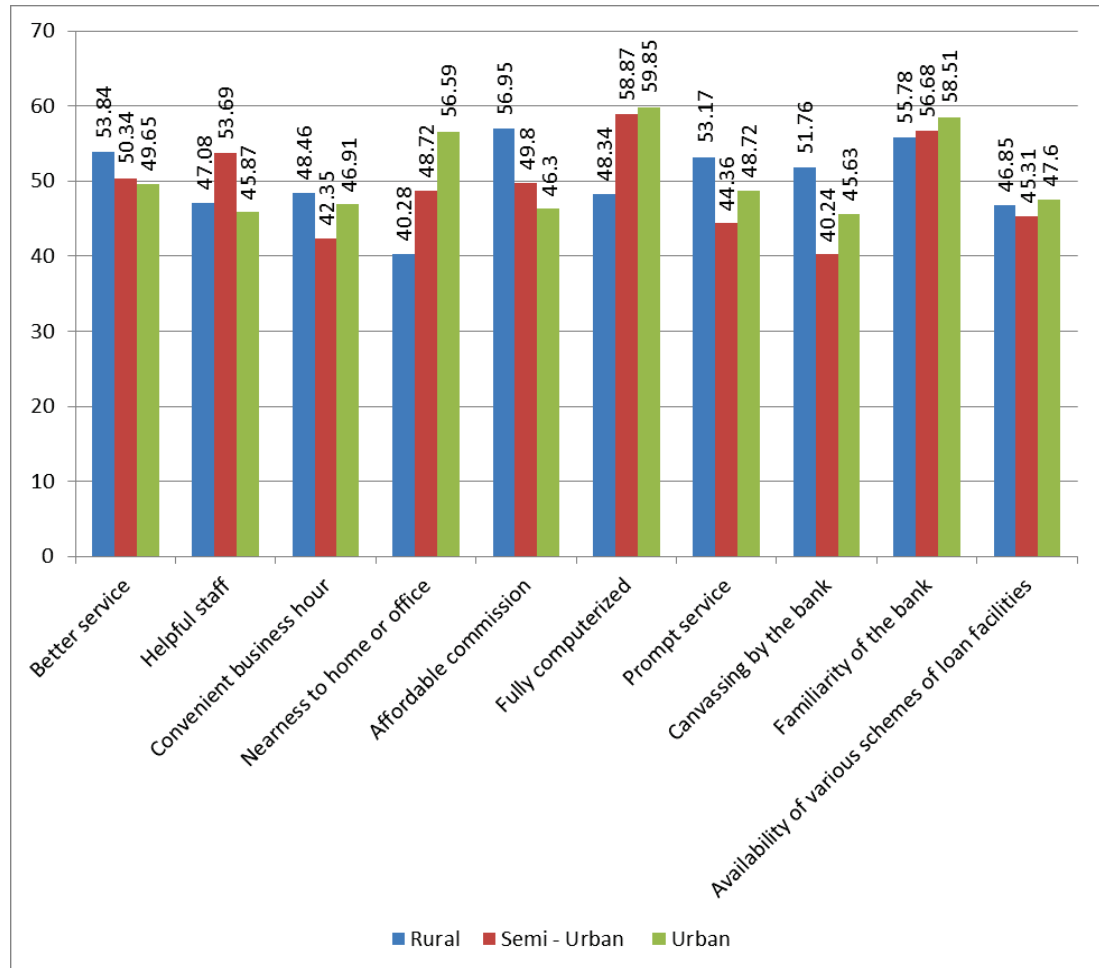
Table 5.42
Reasons for Selecting the Public Sector Banks

Sl. No	Reasons	Rural			Semi-urban			Urban		
		Total score	Average score	Rank	Total score	Average score	Rank	Total score	Average score	Rank
1	Better service	8,723	53.84	III	9,967	50.34	IV	8,341	49.65	IV
2	Helpful staff	7,628	47.08	VIII	10,630	53.69	III	7,706	45.87	IX
3	Convenient business hour	7,850	48.46	VI	8,385	42.35	IX	7,880	46.91	VII
4	Nearness to home or office	6,525	40.28	X	9,646	48.72	VI	9,507	56.59	III
5	Affordable commission	9,226	56.95	I	9,860	49.80	V	7,778	46.30	VIII
6	Fully computerized	7,832	48.34	VII	11,656	58.87	I	10,054	59.85	I
7	Prompt service	8,614	53.17	IV	8,783	44.36	VIII	8,184	48.72	V
8	Canvassing by the bank	8,385	51.76	V	7,967	40.24	X	7,665	45.63	X
9	Familiarity of the bank	9,036	55.78	II	11,202	56.58	II	9,829	58.51	II
10	Availability of various schemes of loan facilities	7,589	46.85	IX	8,971	45.31	VII	7,996	47.60	VI

Source: Primary data

Chart 5.3

Reasons for Selecting the Public Sector Banks (Ranking)



It is clear from the table 5.42 that among the rural customers of public sector banks in Tirunelveli district, the majority of the customers had given the first rank to affordable commission. The table exhibits that the rural customers had given the second rank to the familiarity of the bank. The table further shows that the sample customers had given the third rank to better service. It is further clear from the table that the rural customers had given the last rank to nearness to home or office.

The table 5.42 shows that among the semi-urban customers of public sector banks in Tirunelveli district, the majority of the customers had given the first rank to fully computerized. The table exhibits that the semi-urban customers had given the second rank to the familiarity of the bank. The table further shows that the semi-urban customers had given the third rank to helpful staff. It is further clear from the table that the semi-urban customers had given the last rank to canvassing by the bank.

The table 5.42 reveals that among the urban customers of public sector banks in Tirunelveli district, the majority of the customers had given the first rank to fully computerized. The table exhibits that the urban customers had given the second rank to the familiarity of the bank. The table further shows that the urban customers had given the third rank to nearness to home or office. It is further clear from the table that the urban customers had given the last rank to canvassing by the bank.

Table 5.43**Reasons for Selecting the Public Sector Banks (Ranking)**

Sl. No	Reasons	Total score	Average score	Rank
1	Better service	27,031	51.19	III
2	Helpful staff	25,964	49.17	IV
3	Convenient business hour	24,115	45.67	X
4	Nearness to home or office	25,678	48.63	V
5	Affordable commission	25,470	48.24	VII
6	Fully computerized	30,936	58.59	I
7	Prompt service	25,581	48.45	VI
8	Canvassing by the bank	24,668	46.72	VIII
9	Familiarity of the bank	29,416	55.71	II
10	Availability of various schemes of loan facilities	24,556	46.51	IX

Source: Primary data

The table 5.43 reveals that among the customers of public sector banks in Tirunelveli district, majority of the customers had given the first rank to fully computerized. The table exhibits that the sample customers had given the second rank to the familiarity of the bank. The table further shows that the sample customers had given the third rank to better service. It is further clear from the table that the sample customers had given the last rank to convenient business hour.

5.4.4 Facilities of Private Sector Banks

The following table shows the results of ranking analysis for facilities of private Sector banks in Tirunelveli district.

Table 5.44

Facilities of Private Sector Banks

Sl. No	Facilities of Banks	Rural			Semi-urban			Urban		
		Total score	Average score	Rank	Total score	Average score	Rank	Total score	Average score	Rank
1	Rate of interest	2,414	42.36	IV	2,465	43.26	IV	1,236	41.21	IV
2	Documentation and norms	2,775	48.70	III	3,038	53.30	II	1,485	49.50	III
3	Customer service	2,989	52.44	II	2,824	49.56	III	1,626	54.23	II
4	Quick processing	3,060	53.69	I	3,098	54.36	I	1,668	55.60	I

Source: Primary data

It is clear from the table 5.44 that among the rural customers of private Sector banks in Tirunelveli district, the majority of the customers had given the first rank to quick processing. The table exhibits that the rural customers had given the second rank to customer service. The table further shows that the rural customers had given the third rank to documentation and norms. It is further clear from the table that the rural customers had given the last rank to rate of interest.

The table 5.44 shows that among the semi-urban customers of private Sector banks in Tirunelveli district, the majority of the customers had given the first rank to quick processing. The table exhibits that the semi-urban customers had given the second rank to documentation and norms. The table further shows that the semi-urban

customers had given the third rank to customer service. It is further clear from the table that the semi-urban customers had given the last rank to rate of interest.

The table 5.44 reveals that among the urban customers of private Sector banks in Tirunelveli district, the majority of the customers had given the first rank to quick processing. The table exhibits that the urban customers had given the second rank to customer service. The table further shows that the urban customers had given the third rank to documentation and norms. It is further clear from the table that the urban customers had given the last rank to rate of interest.

Table 5.45

Facilities of Private Sector Banks (Ranking)

Sl. No	Facilities of Banks	Total score	Average score	Rank
1	Rate of interest	6,115	42.46	IV
2	Documentation and norms	7,298	50.68	III
3	Customer service	7,439	51.66	II
4	Quick processing	7,826	54.35	I

Source: Primary data

The table 5.45 reveals that among the customers of private Sector banks in Tirunelveli district, the majority of the customers had given the first rank to quick processing. The table exhibits that the sample customers had given the second rank to customer service. The table further shows that the sample customers had given the third rank to documentation and norms. It is further clear from the table that the sample customers had given the last rank to rate of interest.

5.4.5 Features of Private Sector Banks

The following table shows the results of ranking analysis for features of private sector banks in Tirunelveli district.

Table 5.46

Attractive features of Private Sector Banks

Sl. No	Features of Banks	Rural			Semi-urban			Urban		
		Total score	Average score	Rank	Total score	Average score	Rank	Total score	Average score	Rank
1	Banks image	2,803	49.19	IV	2,902	50.92	III	1,446	48.20	IV
2	Mode of transaction	2,542	44.61	V	2,445	42.90	V	1,263	42.10	V
3	Advance facilities	3,120	54.74	III	3,118	54.71	II	1,755	58.52	I
4	Customer service	3,158	55.41	II	3,199	56.14	I	1,657	55.24	II
5	Flexibility in service	3,262	57.23	I	2,628	46.12	IV	1,601	53.37	III

Source: Primary data

It is clear from the table 5.46 that among the rural customers of private sector banks in Tirunelveli district, the majority of the customers had given the first rank to flexibility in service. The table exhibits that the rural customers had given the second rank to customer service. The table further shows that the rural customers had given the third rank to advance facilities. It is further clear from the table that the rural customers had given the last rank to the mode of transaction.

The table 5.46 shows that among the semi-urban customers of private sector banks in Tirunelveli district, the majority of the customers had given the first rank to customer service. The table exhibits that the semi-urban customers had given the

second rank to advance facilities. The table further shows that the semi-urban customers had given the third rank to banks' image. It is further clear from the table that the semi-urban customers had given the last rank to the mode of transaction.

The table 5.46 reveals that among the urban customers of private sector banks in Tirunelveli district, the majority of the customers had given the first rank to advance facilities. The table exhibits that the urban customers had given the second rank to customer service. The table further shows that the urban customers had given the third rank to flexibility in service. It is further clear from the table that the urban customers had given the last rank to mode of transaction.

Table 5.47

Attractive features of Private sector Banks (Ranking)

Sl. No	Features of Banks	Total score	Average score	Rank
1	Banks image	7,151	49.66	IV
2	Mode of transaction	6,250	43.40	V
3	Advance facilities	7,993	55.51	II
4	Customer service	8,014	55.65	I
5	Flexibility in service	7,491	52.02	III

Source: Primary data

The table 5.47 reveals that among the customers of private sector banks in Tirunelveli district, the majority of the customers had given the first rank to customer service. The table exhibits that the sample customers had given the second rank to advance facilities. The table further shows that the sample customers had given the

third rank to flexibility in service. It is further clear from the table that the sample customers had given the last rank to the mode of transaction.

5.4.6 Reasons for selecting the Private Sector Banks

The following table shows the results of ranking analysis for reasons for customers selecting the private sector banks in Tirunelveli district.

Table 5.48

Reasons for Selecting the Private sector Banks

Sl. No	Reasons	Rural			Semi-urban			Urban		
		Total score	Average score	Rank	Total score	Average score	Rank	Total score	Average score	Rank
1	Better service	3,331	58.44	I	3,329	58.42	II	1,777	59.24	II
2	Helpful staff	3,295	57.82	II	3,210	56.33	III	1,660	55.36	IV
3	Convenient business hour	2,485	43.61	VIII	2,181	38.27	X	1,263	42.13	IX
4	Nearness to home or office	2,384	41.83	IX	2,462	43.20	VIII	1,407	46.93	V
5	Affordable commission	2,303	40.42	X	2,512	44.08	VII	1,211	40.38	X
6	Fully computerized	3,278	57.52	III	3,378	59.27	I	1,815	60.52	I
7	Prompt service	3,214	56.39	IV	3,003	52.69	IV	1,746	58.21	III
8	Canvassing by the bank	3,088	54.18	V	2,347	41.18	IX	1,296	43.22	VII
9	Familiarity of the bank	2,487	43.64	VII	2,554	44.82	VI	1,323	44.12	VI
10	Availability of various schemes of loan facilities	2,594	45.52	VI	2,619	45.95	V	1,273	42.44	VIII

Source: Primary data

It is clear from the table 5.48 that among the rural customers of private sector banks in Tirunelveli district, the majority of the customers had given the first rank to

better service. The table exhibits that the rural customers had given the second rank to helpful staff. The table further shows that the rural customers had given the third rank to fully computerized. It is further clear from the table that the rural customers had given the last rank to affordable commission.

The table 5.48 shows that among the semi-urban customers of private sector banks in Tirunelveli district, the majority of the customers had given the first rank to fully computerized. The table exhibits that the semi-urban customers had given the second rank to better service. The table further shows that the semi-urban customers had given the third rank to helpful staff. It is further clear from the table that the semi-urban customers had given the last rank to convenient business hour.

The table 5.48 reveals that among the urban customers of private sector banks in Tirunelveli district, the majority of the customers had given the first rank to fully computerized. The table exhibits that the urban customers had given the second rank to better service. The table further shows that the urban customers had given the third rank to prompt service. It is further clear from the table that the urban customers had given the last rank to affordable commission.

Chart 5.4

Reasons for Selecting the Private sector Banks (Ranking)

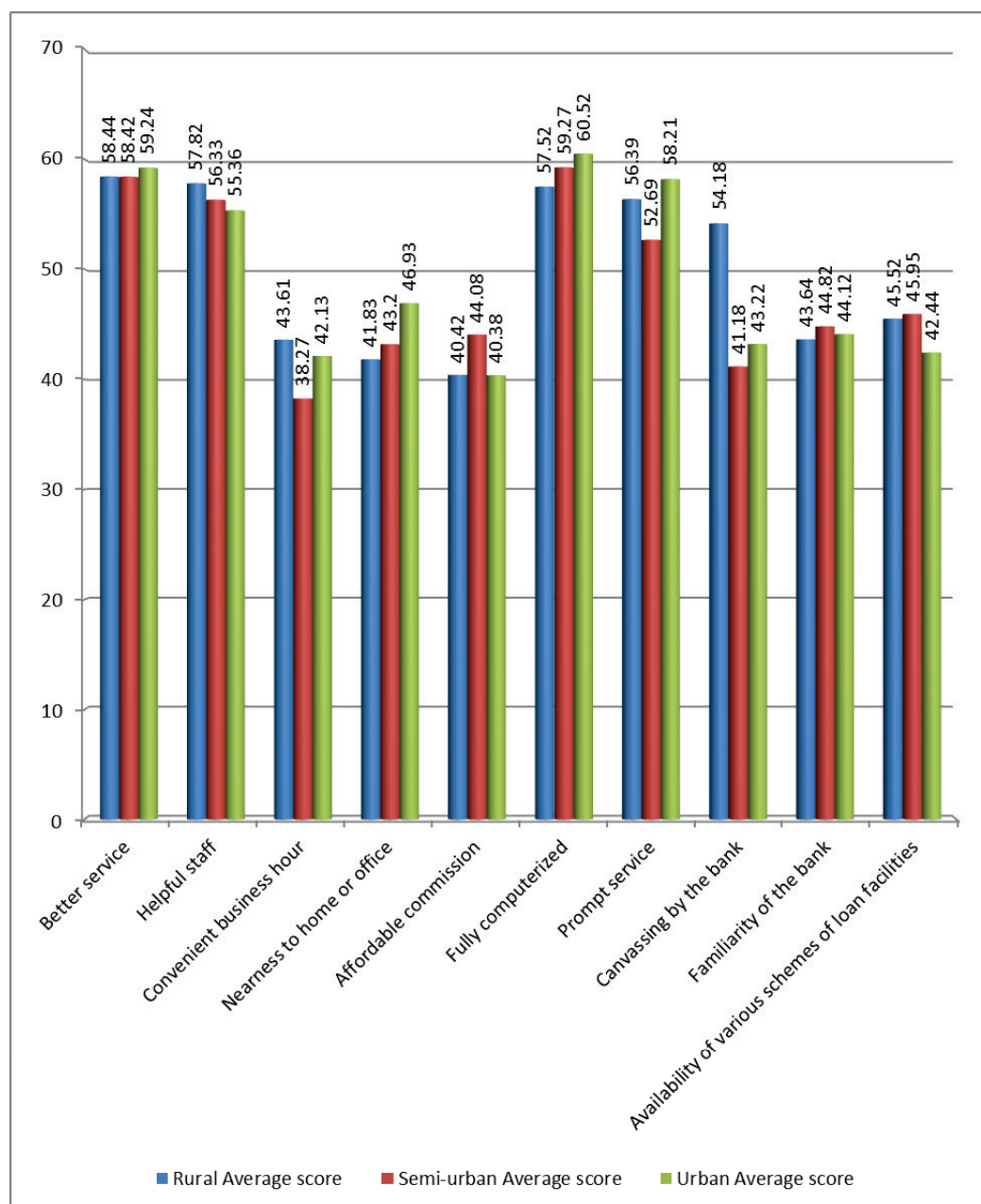


Table 5.49**Reasons for Selecting the Private sector Banks (Ranking)**

Sl. No	Reasons	Total score	Average score	Rank
1	Better service	8,437	58.59	II
2	Helpful staff	8,165	56.70	III
3	Convenient business hour	5,929	41.17	X
4	Nearness to home or office	6,253	43.42	VIII
5	Affordable commission	6,026	41.85	IX
6	Fully computerized	8,471	58.83	I
7	Prompt service	7,963	55.29	IV
8	Canvassing by the bank	6,731	46.74	V
9	Familiarity of the bank	6,364	44.19	VII
10	Availability of various schemes of loan facilities	6,486	45.04	VI

Source: Primary data

The table 5.49 reveals that among the customers of private sector banks in Tirunelveli district, the majority of the customers had given the first rank to fully computerized. The table exhibits that the sample customers had given the second rank to better service. The table further shows that the sample customers had given the third rank to helpful staff. It is further clear from the table that the sample customers had given the last rank to convenient business hour.

5.5 PERCEPTION ABOUT CUSTOMER RELATIONSHIP MANAGEMENT AMONG DIFFERENT SOCIO ECONOMIC CONDITIONS OF CUSTOMERS

Perception about customer relationship management differs among different groups of customers having different socio-economic set up. Hence an analysis of perception about customer relationship management among different socio-economic groups is used and the outcomes are presented.

5.5.1 Perception about Customer Relationship Management among different Gender Group of Respondents

In order to find out the significant difference in perception about customer relationship management among different gender group of customers of public and private sector banks in Tirunelveli district, 't' test is used with the null hypothesis as, *“There is no significant difference in perception about customer relationship management among different gender group of customers of public and private sector banks in rural, semi-urban and urban areas in Tirunelveli district”*. The result of 't'-test for perception about customer relationship management among different gender group of customers is presented in Table 5.50.

Table 5.50

Perception about Customer Relationship Management among different gender group of customers-‘t’ Test

Type of Banks	Regions	F	Sig.	t	df	P Value
Public Sector Banks	Rural	0.972	0.326	1.625	160	0.106
	Semi-urban	4.824	0.029	-0.258	196	0.797
	Urban	0.364	0.547	0.746	166	0.457
Private Sector Banks	Rural	6.442	0.014	1.441	55	0.155
	Semi-urban	0.016	0.900	0.516	55	0.608
	Urban	0.029	0.866	0.246	28	0.807
Public and Private Sector Banks	Rural	0.055	0.814	1.963	217	0.051
	Semi-urban	0.320	0.572	0.050	253	0.960
	Urban	0.304	0.582	0.251	196	0.802
	Total	5.232	0.022	1.695	670	0.091

Source: Primary Data

The table 5.50 shows the perception about customer relationship management among different gender group of customers. Table reveals that in public sector banks, since the ‘p’ value of rural, semi-urban and urban area is higher than 0.05, the null hypothesis is accepted. It shows that gender wise *there is no significant difference in perception about customer relationship management among customers of public sector banks in rural, semi-urban and urban areas in Tirunelveli district.*

The table further reveals that in private sector banks, since the ‘p’ value of rural, semi-urban and urban area is higher than 0.05, the null hypothesis is accepted. It shows that gender wise *there is no significant difference in perception about*

customer relationship management among customers of private sector banks in rural, semi-urban and urban areas in Tirunelveli district.

The table shows that in public and private sector banks, since the 'p' value of rural, semi-urban and urban area is higher than 0.05, the null hypothesis is accepted. It shows that gender wise *there is no significant difference in perception about customer relationship management among customers of public and private sector banks in rural, semi-urban and urban areas in Tirunelveli district.*

5.5.2 Perception about Customer Relationship Management among different Age Group of Respondents

In order to find out the significant difference in perception about customer relationship management among different age group of customers of public and private sector banks in Tirunelveli district, analysis of variance (ANOVA) is used with the null hypothesis as, *“There is no significant difference in perception about customer relationship management among different age group of customers of public and private sector banks in rural, semi-urban and urban areas in Tirunelveli district”*. The result of ANOVA for perception about customer relationship management among different age group of customers is presented in Table 5.51.

Table 5.51

Perception about Customer Relationship Management among different Age Group of Respondents-ANOVA

Type of Banks	Regions	Perception	Sum of squares	Df	Mean square	F	p value
Public Sector Banks	Rural	Between groups	5.988	3	1.996	.030	.993
		Within in groups	10349.765	158	65.505		
		Total	10355.753	161			
	Semi-urban	Between groups	56.381	3	18.794	.639	.591
		Within in groups	5702.892	194	29.396		
		Total	5759.273	197			
	Urban	Between groups	271.706	3	90.569	.880	.453
		Within in groups	16884.199	164	102.952		
		Total	17155.905	167			
Private Sector Banks	Rural	Between groups	150.169	3	50.056	1.318	.278
		Within in groups	2012.814	53	37.978		
		Total	2162.982	56			
	Semi-urban	Between groups	416.425	3	138.808	1.770	.164
		Within in groups	4157.084	53	78.436		
		Total	4573.509	56			
	Urban	Between groups	465.676	3	155.225	1.690	.194
		Within in groups	2387.790	26	91.838		
		Total	2853.467	29			
Public and Private Sector Banks	Rural	Between groups	175.854	3	58.618	.989	.399
		Within in groups	12743.188	215	59.271		
		Total	12919.041	218			
	Semi-urban	Between groups	5658.151	3	1886.050	5.996	.001
		Within in groups	78950.845	251	314.545		
		Total	84608.996	254			
	Urban	Between groups	319.882	3	106.627	1.188	.316
		Within in groups	17418.931	194	89.788		
		Total	17738.813	197			
	Total	Between groups	5218.365	3	1739.455	3.928	.009
		Within in groups	295807.598	668	442.826		
		Total	301025.963	671			

Source: Primary Data

The table 5.51 reveals that in public sector banks, the calculated 'F' value of perception about customer relationship management among different age group of customers of rural, semi-urban and urban areas are 0.030, 0.639 and 0.880 which are significant at the 'p' values of 0.993, 0.591 and 0.453 respectively. Since the respective 'p' values of rural, semi-urban and urban areas of public sector banks are higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that *there is no significant difference in perception about customer relationship management among different age group of customers of public sector banks in rural, semi-urban and urban areas in Tirunelveli district.*

The table further reveals that in private sector banks, the calculated 'F' value of perception about customer relationship management among different age group of customers of rural, semi-urban and urban areas are 1.318, 1.770 and 1.690 which are significant at the 'p' values of 0.278, 0.164 and 0.194 respectively. Since the respective 'p' values of rural, semi-urban and urban areas of private sector banks are higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that *there is no significant difference in perception about customer relationship management among different age group of customers of private sector banks in rural, semi-urban and urban areas in Tirunelveli district.*

The table further shows that in public and private sector banks, the calculated 'F' value of perception about customer relationship management among different age group of customers of semi-urban and total Tirunelveli district are 5.996 and 3.928 which are significant at the 'p' values of 0.001 and 0.009 respectively. Since the respective 'p' values of semi-urban and total Tirunelveli district of public and private sector banks are less than 0.05, the null hypothesis is rejected. Therefore, it may be concluded that *there is a significant difference in perception about customer relationship management among different age group of customers of public and private sector banks in semi-urban area in Tirunelveli district.*

5.5.3 Perception about Customer Relationship Management among different Educational Qualification of Respondents

In order to find out the significant difference in perception about customer relationship management among different educational qualification of customers of public and private sector banks in Tirunelveli district, analysis of variance (ANOVA) is used with the null hypothesis as, *“There is no significant difference in perception about customer relationship management among different educational qualification of customers of public and private sector banks in rural, semi-urban and urban areas in Tirunelveli district”*. The result of ANOVA for perception about customer relationship management among different educational qualification of customers is presented in Table 5.52.

Table 5.52

Perception about Customer Relationship Management among different Educational Qualification of Customers-ANOVA

Type of Banks	Regions	Perception	Sum of squares	Df	Mean square	F	P value
Public Sector Banks	Rural	Between groups	278.265	3	92.755	1.454	.229
		Within in groups	10077.488	158	63.782		
		Total	10355.753	161			
	Semi-urban	Between groups	49.742	3	16.581	.563	.640
		Within in groups	5709.531	194	29.431		
		Total	5759.273	197			
	Urban	Between groups	459.905	3	153.302	1.506	.215
		Within in groups	16696.000	164	101.805		
		Total	17155.905	167			
Private Sector Banks	Rural	Between groups	19.460	3	6.487	.160	.923
		Within in groups	2143.522	53	40.444		
		Total	2162.982	56			
	Semi-urban	Between groups	296.407	3	98.802	1.224	.310
		Within in groups	4277.101	53	80.700		
		Total	4573.509	56			
	Urban	Between groups	111.250	3	37.083	.352	.788
		Within in groups	2742.217	26	105.470		
		Total	2853.467	29			
Public and Private Sector Banks	Rural	Between groups	181.073	3	60.358	1.019	.385
		Within in groups	12737.968	215	59.246		
		Total	12919.041	218			
	Semi-urban	Between groups	1072.692	3	357.564	1.074	.361
		Within in groups	83536.304	251	332.814		
		Total	84608.996	254			
	Urban	Between groups	198.224	3	66.075	.731	.535
		Within in groups	17540.589	194	90.415		
		Total	17738.813	197			
	Total	Between groups	4404.772	3	1468.257	3.307	.020
		Within in groups	296621.191	668	444.044		
		Total	301025.963	671			

Source: Primary Data

The table 5.52 depicts that in public sector banks, the calculated 'F' value of perception about customer relationship management among different educational qualification of customers of rural, semi-urban and urban areas are 1.454, 0.563 and 1.506 which are significant at the 'p' values of 0.229, 0.640 and 0.215 respectively. Since the respective 'p' values of rural, semi-urban and urban areas of public sector banks are higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that *there is no significant difference in perception about customer relationship management among different educational qualification of customers of public sector banks in rural, semi-urban and urban areas in Tirunelveli district.*

The table further reveals that in private sector banks, the calculated 'F' value of perception about customer relationship management among different educational qualification of customers of rural, semi-urban and urban areas are 0.160, 1.224 and 0.352 which are significant at the 'p' values of 0.923, 0.310 and 0.788 respectively. Since the respective 'p' values of rural, semi-urban and urban areas of private sector banks are higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that *there is no significant difference in perception about customer relationship management among different educational qualification of customers of private sector banks in rural, semi-urban and urban areas in Tirunelveli district.*

The table further shows that in public and private sector banks, the calculated 'F' value of perception about customer relationship management among different educational qualification of customers of rural, semi-urban and urban areas are 1.019, 1.074 and 0.731 which are significant at the 'p' values of 0.385, 0.361 and 0.535 respectively. Since the respective 'p' values of rural, semi-urban and urban areas of public and private sector banks are higher than 0.05, the null hypothesis is accepted.

Therefore, it may be concluded that *there is no significant difference in perception about customer relationship management among different educational qualification of customers of public and private sector banks in rural, semi-urban and urban areas in Tirunelveli district.*

The table reveals that in public and private sector banks, the calculated 'F' value of perception about customer relationship management among different educational qualification of customers in total Tirunelveli district is 3.307 which is significant at the 'p' value of 0.020. Since the 'p' value is less than 0.05, the null hypothesis is rejected. Therefore, it may be concluded that *there is a significant difference in perception about customer relationship management among different educational qualification of customers of public and private sector banks in Tirunelveli district.*

5.5.4 Perception about Customer Relationship Management among different Occupation of Respondents

In order to find out the significant difference in perception about customer relationship management among different occupation of the customers of public and private sector banks in Tirunelveli district, analysis of variance (ANOVA) is used with the null hypothesis as, *"There is no significant difference in perception about customer relationship management among different occupation of the customers of public and private sector banks in rural and urban areas in Tirunelveli district"*. The result of ANOVA for perception about customer relationship management among different occupation of customers is presented in Table 5.53.

Table 5.53

**Perception about Customer Relationship Management among different
Occupation of Respondents-ANOVA**

Type of Banks	Regions	Perception	Sum of squares	Df	Mean square	F	p value
Public Sector Banks	Rural	Between groups	320.162	5	64.032	.995	.423
		Within in groups	10035.591	156	64.331		
		Total	10355.753	161			
	Semi-urban	Between groups	320.374	5	64.075	2.262	.050
		Within in groups	5438.899	192	28.328		
		Total	5759.273	197			
	Urban	Between groups	448.912	5	89.782	.871	.502
		Within in groups	16706.993	162	103.130		
		Total	17155.905	167			
Private Sector Banks	Rural	Between groups	148.717	5	29.743	.753	.588
		Within in groups	2014.265	51	39.495		
		Total	2162.982	56			
	Semi-urban	Between groups	555.898	5	111.180	1.411	.236
		Within in groups	4017.611	51	78.777		
		Total	4573.509	56			
	Urban	Between groups	433.849	5	86.770	.861	.521
		Within in groups	2419.618	24	100.817		
		Total	2853.467	29			
Public and Private Sector Banks	Rural	Between groups	110.887	5	22.177	.369	.870
		Within in groups	12808.154	213	60.132		
		Total	12919.041	218			
	Semi-urban	Between groups	4271.026	5	854.205	2.648	.024
		Within in groups	80337.970	249	322.642		
		Total	84608.996	254			
	Urban	Between groups	575.959	5	115.192	1.289	.270
		Within in groups	17162.854	192	89.390		
		Total	17738.813	197			
	Total	Between groups	8846.359	5	1769.272	4.033	.001
		Within in groups	292179.604	666	438.708		
		Total	301025.963	671			

Source: Primary Data

The table 5.53 shows that in public sector banks, the calculated 'F' value of perception about customer relationship management among different occupation of customers of rural, semi-urban and urban areas are 0.995, 2.262 and 0.871 which are significant at the 'p' values of 0.423, 0.050 and 0.502 respectively. Since the respective 'p' values of rural, semi-urban and urban areas of public sector banks are higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that *there is no significant difference in perception about customer relationship management among different occupation of customers of public sector banks in rural, semi-urban and urban areas in Tirunelveli district.*

The table reveals that in private sector banks, the calculated 'F' value of perception about customer relationship management among different occupation of customers of rural, semi-urban and urban areas are 0.753, 1.411 and 0.861 which are significant at the 'p' values of 0.588, 0.236 and 0.521 respectively. Since the respective 'p' values of rural, semi-urban and urban areas of private sector banks are higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that *there is no significant difference in perception about customer relationship management among different occupation of customers of private sector banks in rural, semi-urban and urban areas in Tirunelveli district.*

The table further reveals that in public and private sector banks, the calculated 'F' value of perception about customer relationship management among different occupation of customers of rural and urban areas in Tirunelveli district are 0.369 and 1.289 which are significant at the 'p' values of 0.870 and 0.270 respectively. Since the respective 'p' values of rural and urban areas in Tirunelveli district of public and private sector banks are higher than 0.05, the null hypothesis is accepted.

Therefore, it may be concluded that *there is no significant difference in perception about customer relationship management among different occupation of customers of public and private sector banks in rural and urban areas in Tirunelveli district.*

The table reveals that in public and private sector banks, the calculated 'F' value of perception about customer relationship management among different occupation of customers in semi-urban and total Tirunelveli district are 2.648 and 4.033 which is significant at the 'p' value of 0.024 and 0.001. Since the 'p' value is less than 0.05, the null hypothesis is rejected. Therefore, it may be concluded that *there is a significant difference in perception about customer relationship management among different occupation of customers of public and private sector banks in semi-urban and total Tirunelveli district.*

5.5.5 Perception about Customer Relationship Management among different monthly income of respondents

In order to find out the significant difference in perception about customer relationship management among different monthly income of customers of public and private sector banks in Tirunelveli district, analysis of variance (ANOVA) is used with the null hypothesis as, *"There is no significant difference in perception about customer relationship management among different monthly income of customers of public and private sector banks in rural and urban areas in Tirunelveli district"*. The result of ANOVA for perception about customer relationship management among different monthly income of customers is presented in Table 5.54.

Table 5.54
Perception about Customer Relationship Management among different Monthly
Income of Customers-ANOVA

Type of Banks	Regions	Perception	Sum of squares	Df	Mean square	F	p value
Public Sector Banks	Rural	Between groups	601.996	4	150.499	2.422	.051
		Within in groups	9753.758	157	62.126		
		Total	10355.753	161			
	Semi-urban	Between groups	208.043	5	41.609	1.439	.212
		Within in groups	5551.230	192	28.913		
		Total	5759.273	197			
	Urban	Between groups	118.035	4	29.509	.282	.889
		Within in groups	17037.870	163	104.527		
		Total	17155.905	167			
Private Sector Banks	Rural	Between groups	143.249	4	35.812	.922	.458
		Within in groups	2019.733	52	38.841		
		Total	2162.982	56			
	Semi-urban	Between groups	183.022	4	45.756	.542	.706
		Within in groups	4390.487	52	84.432		
		Total	4573.509	56			
	Urban	Between groups	495.276	4	123.819	1.313	.292
		Within in groups	2358.190	25	94.328		
		Total	2853.467	29			
Public and Private Sector Banks	Rural	Between groups	503.520	4	125.880	2.170	.073
		Within in groups	12415.521	214	58.016		
		Total	12919.041	218			
	Semi-urban	Between groups	12906.674	5	2581.335	8.964	.000
		Within in groups	71702.322	249	287.961		
		Total	84608.996	254			
	Urban	Between groups	597.540	4	149.385	1.682	.156
		Within in groups	17141.273	193	88.815		
		Total	17738.813	197			
	Total	Between groups	47708.919	5	9541.784	25.086	.000
		Within in groups	253317.044	666	380.356		
		Total	301025.963	671			

Source: Primary Data

The table 5.54 shows that in public sector banks, the calculated 'F' value of perception about customer relationship management among different monthly income of customers of rural, semi-urban and urban area are 2.422, 1.439 and 0.282 which is significant at the 'p' value of 0.051, 0.212 and 0.889. Since the respective 'p' value of rural, semi-urban and urban area of public sector banks is higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that *there is no significant difference in perception about customer relationship management among different monthly income of the customers of public sector banks in rural, semi-urban and urban areas in Tirunelveli district.*

The table reveals that in private sector banks, the calculated 'F' value of perception about customer relationship management among different monthly income of customers of rural, semi-urban and urban areas are 0.922, 0.542 and 1.313 which are significant at the 'p' value of 0.458, 0.706 and 0.292 respectively. Since the respective 'p' value of rural, semi-urban and urban areas of private sector banks are higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that *there is no significant difference in perception about customer relationship management among different monthly income of customers of private sector banks in rural, semi-urban and urban areas in Tirunelveli district.*

The table further reveals that in public and private sector banks, the calculated 'F' value of perception about customer relationship management among different monthly income of customers of semi-urban and total Tirunelveli district are 8.964 and 25.086 which are significant at the 'p' value of 0.000 and 0.000 respectively. Since the respective 'p' value of semi-urban and total Tirunelveli district of public and private sector banks are less than 0.05, the null hypothesis is

rejected. Therefore, it may be concluded that *there is a significant difference in perception about customer relationship management among different monthly income of customers of public and private sector banks in semi-urban areas in Tirunelveli district.*

The table reveals that in public and private sector banks, the calculated 'F' value of perception about customer relationship management among different monthly income of customers of rural and urban areas are 2.170 and 1.682 which are significant at the 'p' value of 0.073 and 0.156 respectively. Since the respective 'p' value of rural and urban areas of public and private sector banks are higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that *there is no significant difference in perception about customer relationship management among different monthly income of customers of public and private sector banks in rural and urban areas in Tirunelveli district.*

5.5.6 Perception about Customer Relationship Management among different Areas of Residence of Respondents

In order to find out the significant difference in perception about customer relationship management among different area of residence of customers of public and private sector banks in Tirunelveli district, analysis of variance (ANOVA) is used with the null hypothesis as, *"There is no significant difference in perception about customer relationship management among different area of residence of customers of public and private sector banks in rural and urban areas in Tirunelveli district"*. The result of ANOVA for perception about customer relationship management among different areas of residence of customers is presented in Table 5.55.

Table 5.55

Perception about Customer Relationship Management among different areas of Residence of Respondents-ANOVA

Type of Banks	Regions	Perception	Sum of squares	df	Mean square	F	p value
Public Sector Banks	Rural	Between groups	255.749	2	127.874	2.013	0.137
		Within in groups	10100.005	159	63.522		
		Total	10355.753	161			
	Semi-urban	Between groups	109.694	2	54.847	1.893	0.153
		Within in groups	5649.579	195	28.972		
		Total	5759.273	197			
	Urban	Between groups	168.012	2	84.006	0.816	0.444
		Within in groups	16987.893	165	102.957		
		Total	17155.905	167			
Private Sector Banks	Rural	Between groups	37.311	2	18.656	0.474	0.625
		Within in groups	2125.671	54	39.364		
		Total	2162.982	56			
	Semi-urban	Between groups	134.280	2	67.140	0.817	0.447
		Within in groups	4439.229	54	82.208		
		Total	4573.509	56			
	Urban	Between groups	26.457	2	13.229	0.126	0.882
		Within in groups	2827.010	27	104.704		
		Total	2853.467	29			
Public and Private Sector Banks	Rural	Between groups	105.559	2	52.780	0.890	0.412
		Within in groups	12813.482	216	59.322		
		Total	12919.041	218			
	Semi-urban	Between groups	14199.154	2	7099.577	25.410	0.000
		Within in groups	70409.843	252	279.404		
		Total	84608.996	254			
	Urban	Between groups	295.583	2	147.792	1.652	0.194
		Within in groups	17443.230	195	89.452		
		Total	17738.813	197			
	Total	Between groups	99934.542	2	49967.271	166.233	0.000
		Within in groups	201091.420	669	300.585		
		Total	301025.963	671			

Source: Primary Data

The table 5.55 shows that in public sector banks, the calculated 'F' value of perception about customer relationship management among different area of residence of customers of rural and urban areas is 2.013 and 0.816 which is significant at the 'p' value of 0.137 and 0.444. Since the respective 'p' value of rural and urban areas of public sector banks is higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that *there is no significant difference in perception about customer relationship management among different areas of residence of customers of public sector banks in rural and urban areas in Tirunelveli district.*

The table reveals that in private sector banks, the calculated 'F' value of perception about customer relationship management among different areas of residence of customers of rural and urban areas are 0.474 and 0.126 which are significant at the 'p' values of 0.625 and 0.882 respectively. Since the respective 'p' values of rural and urban areas of private sector banks are higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that *there is no significant difference in perception about customer relationship management among different areas of residence of customers of private sector banks in rural and urban areas in Tirunelveli district.*

The table further reveals that in public and private sector banks, the calculated 'F' value of perception about customer relationship management among different monthly income of customers of rural, urban areas and total Tirunelveli district are 25.410 and 166.223 which are significant at the 'p' values of 0.000, 0.000 and 0.000 respectively. Since the respective 'p' values of rural, urban areas and total Tirunelveli district of public and private sector banks are less than 0.05, the null hypothesis is rejected. Therefore, it may be concluded that *there is a significant difference in perception about customer relationship management among different areas of residence of customers of public and private sector banks in rural and urban areas in Tirunelveli district.*

Therefore, the first hypothesis namely *‘There is no significant difference in perception about customer relationship management among the different customers of public and private sector banks in rural and urban areas in Tirunelveli district’ is valid.*

5.6 CUSTOMER RELATIONSHIP MANAGEMENT PRACTICES AMONG DIFFERENT SOCIO- ECONOMIC CONDITIONS OF CUSTOMERS

Customer relationship management practices differ among different groups of customers having different socio-economic set up. Hence an analysis of customer relationship management practices among different socio-economic groups is used.

5.6.1 Customer Relationship Management practices among different Gender Group of Respondents

In order to find out the significant difference in customer relationship management practices among different gender group of customers of public and private sector banks in Tirunelveli district, ‘t’ test is used with the null hypothesis as, *“There is no significant difference in customer relationship management practices among different gender group of customers of public and private sector banks in rural, semi-urban and urban areas in Tirunelveli district”*. The result of ‘t’ test for customer relationship management practices among different gender group of customers is presented in Table 5.56.

Table 5.56

Customer Relationship Management Practices among different Gender Group of Customers - 't' Test

Type of Banks	Regions	F	Sig.	T	df	P Value
Public Sector Banks	Rural	0.735	0.393	1.292	160	0.198
	Semi-urban	0.078	0.780	-0.735	196	0.463
	Urban	0.326	0.569	0.590	166	0.556
Private Sector Banks	Rural	0.099	0.754	0.868	55	0.389
	Semi-urban	0.107	0.745	1.176	55	0.244
	Urban	0.161	0.691	0.019	28	0.985
Public and Private Sector Banks	Rural	0.138	0.711	1.622	217	0.106
	Semi-urban	0.006	0.939	0.320	253	0.749
	Urban	0.100	0.752	0.710	196	0.478
	Total	0.024	0.876	0.584	670	0.559

Source: Primary Data

The table 5.56 shows the customer relationship management practices among different gender group of customers. The table reveals that in public sector banks, since the 'p' value of rural, semi-urban and urban area is higher than 0.05, the null hypothesis is accepted. It shows that gender wise *there is no significant difference in customer relationship management practices among the customers of public sector banks in rural, semi-urban and urban areas in Tirunelveli district.*

The table further reveals that in private sector banks, since the 'p' value of rural, semi-urban and urban area is higher than 0.05, the null hypothesis is accepted. It shows that gender wise *there is no significant difference in customer relationship*

management practices among customers of private sector banks in rural, semi-urban and urban areas in Tirunelveli district.

The table shows that in public and private sector banks, since the ‘p’ value of rural, semi-urban and urban area is higher than 0.05, the null hypothesis is accepted. It shows that gender wise *there is no significant difference in customer relationship management practices among customers of public and private sector banks in rural, semi-urban and urban areas in Tirunelveli district.*

5.6.2 Customer Relationship Management Practices among different Age Group of Customers

In order to find out the significant difference in customer relationship management practices among different age group of customers of public and private sector banks in Tirunelveli district, analysis of variance (ANOVA) is used with the null hypothesis as, *“There is no significant difference in customer relationship management practices among different age group of customers of public and private sector banks in rural, semi-urban and urban areas in Tirunelveli district”*. The result of ANOVA for customer relationship management practices among different age groups of customers is presented in Table 5.57.

Table 5.57

Customer Relationship Management Practices among different Age Group of Customers-ANOVA

Type of Banks	Regions	Perception	Sum of squares	Df	Mean square	F	P value
Public Sector Banks	Rural	Between groups	225.976	3	75.325	2.217	0.088
		Within in groups	5367.925	158	33.974		
		Total	5593.901	161			
	Semi-urban	Between groups	64.898	3	21.633	0.655	0.581
		Within in groups	6404.597	194	33.013		
		Total	6469.495	197			
	Urban	Between groups	433.403	3	144.468	2.170	0.094
		Within in groups	10916.573	164	66.564		
		Total	11349.976	167			
Private Sector Banks	Rural	Between groups	13.316	3	4.439	0.141	0.935
		Within in groups	1666.895	53	31.451		
		Total	1680.211	56			
	Semi-urban	Between groups	588.635	3	196.212	2.678	0.056
		Within in groups	3883.926	53	73.282		
		Total	4472.561	56			
	Urban	Between groups	149.886	3	49.962	1.716	0.188
		Within in groups	756.814	26	29.108		
		Total	906.700	29			
Public and Private Sector Banks	Rural	Between groups	177.725	3	59.242	1.731	0.162
		Within in groups	7360.256	215	34.234		
		Total	7537.982	218			
	Semi-urban	Between groups	1660.953	3	553.651	7.666	0.000
		Within in groups	18126.678	251	72.218		
		Total	19787.631	254			
	Urban	Between groups	229.500	3	76.500	1.212	0.307
		Within in groups	12243.010	194	63.108		
		Total	12472.510	197			
	Total	Between groups	1940.934	3	646.978	6.611	0.000
		Within in groups	65368.685	668	97.857		
		Total	67309.619	671			

Source: Primary Data

The table 5.57 reveals that in public sector banks, the calculated 'F' value of customer relationship management practices among different age group of customers of rural, semi-urban and urban areas are 2.217, 0.655 and 2.170 which are significant at the 'p' values of 0.088, 0.581 and 0.094 respectively. Since the respective 'p' values of rural, semi-urban and urban areas of public sector banks are higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that ***there is no significant difference in customer relationship management practices among different age group of customers of public sector banks in rural, semi-urban and urban areas in Tirunelveli district.***

The table further reveals that in private sector banks, the calculated 'F' value of customer relationship management practices among different age group of customers of rural, semi-urban and urban areas are 0.141, 2.678 and 1.716 which are significant at the 'p' values of 0.935, 0.056 and 0.188 respectively. Since the respective 'p' values of rural, semi-urban and urban areas of private sector banks are higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that ***there is no significant difference in customer relationship management practices among different age groups of customers of private sector banks in rural, semi-urban and urban areas in Tirunelveli district.***

The table further shows that in public and private sector banks, the calculated 'F' value of customer relationship management practices among different age groups of customers of rural and urban areas are 1.731 and 1.212 which are significant at the 'p' values of 0.162 and 0.307 respectively. Since the respective 'p' values of rural and urban areas of public and private sector banks are higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that ***there is no significant difference in customer relationship management practices among different age***

groups of customers of public and private sector banks in rural and urban areas in Tirunelveli district.

The table further reveals that in public and private sector banks, the calculated 'F' value of customer relationship management practices among different age group of customers of semi-urban and total Tirunelveli district are 7.666 and 6.611 which are significant at the 'p' values of 0.000 and 0.000 respectively. Since the respective 'p' values of semi-urban and total Tirunelveli district of public and private sector banks are less than 0.05, the null hypothesis is rejected. Therefore, it may be concluded that *there is a significant difference in customer relationship management practices among different age group of customers of public and private sector banks in semi-urban in Tirunelveli district.*

5.6.3 Customer Relationship Management Practices among different Educational Qualification of Customers

In order to find out the significant difference in customer relationship management practices among different educational qualification of customers of public and private sector banks in Tirunelveli district, analysis of variance (ANOVA) is used with the null hypothesis as, *"There is no significant difference in customer relationship management practices among different educational qualification of customers of public and private sector banks in rural, semi-urban and urban areas in Tirunelveli district"*. The result of ANOVA for customer relationship management practices among different educational qualification of customers is presented in Table 5.58.

Table 5.58

Customer relationship management practices among different educational qualification of customers-ANOVA

Type of Banks	Regions	Perception	Sum of squares	Df	Mean square	F	P value
Public Sector Banks	Rural	Between groups	145.353	3	48.451	1.405	0.243
		Within in groups	5448.548	158	34.484		
		Total	5593.901	161			
	Semi-urban	Between groups	119.784	3	39.928	1.220	0.304
		Within in groups	6349.711	194	32.730		
		Total	6469.495	197			
	Urban	Between groups	299.450	3	99.817	1.481	0.222
		Within in groups	11050.527	164	67.381		
		Total	11349.976	167			
Private Sector Banks	Rural	Between groups	3.475	3	1.158	0.037	0.991
		Within in groups	1676.735	53	31.637		
		Total	1680.211	56			
	Semi-urban	Between groups	442.093	3	147.364	1.938	0.135
		Within in groups	4030.469	53	76.047		
		Total	4472.561	56			
	Urban	Between groups	55.361	3	18.454	0.564	0.644
		Within in groups	851.339	26	32.744		
		Total	906.700	29			
Public and Private Sector Banks	Rural	Between groups	95.032	3	31.677	0.915	0.434
		Within in groups	7442.949	215	34.618		
		Total	7537.982	218			
	Semi-urban	Between groups	126.714	3	42.238	0.539	0.656
		Within in groups	19660.917	251	78.330		
		Total	19787.631	254			
	Urban	Between groups	281.261	3	93.754	1.492	0.218
		Within in groups	12191.249	194	62.841		
		Total	12472.510	197			
	Total	Between groups	704.612	3	234.871	2.356	0.071
		Within in groups	66605.007	668	99.708		
		Total	67309.619	671			

Source: Primary Data

The table 5.58 depicts that in public sector banks, the calculated 'F' value of customer relationship management practices among different educational qualification of customers of rural, semi-urban and urban areas are 1.405, 1.220 and 1.481 which are significant at the 'p' values of 0.243, 0.304 and 0.222 respectively. Since the respective 'p' values of rural, semi-urban and urban areas of public sector banks are higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that *there is no significant difference in customer relationship management practices among different educational qualification of customers of public sector banks in rural, semi-urban and urban areas in Tirunelveli district.*

The table further reveals that in private sector banks, the calculated 'F' value of customer relationship management practices among different educational qualification of customers of rural, semi-urban and urban areas are 0.037, 1.938 and 0.564 which are significant at the 'p' values of 0.991, 0.135 and 0.644 respectively. Since the respective 'p' values of rural, semi-urban and urban areas of private sector banks are higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that *there is no significant difference in customer relationship management practices among different educational qualification of customers of private sector banks in rural, semi-urban and urban areas in Tirunelveli district.*

The table further shows that in public and private sector banks, the calculated 'F' value of customer relationship management practices among different educational qualification of customers of rural, semi-urban, urban and total Tirunelveli district are 0.915, 0.539, 1.492 and 2.356 which are significant at the 'p' values of 0.434, 0.656, 0.218 and 0.071 respectively. Since the respective 'p' values of rural, semi-urban, urban and total Tirunelveli district of public and private sector banks are higher than

0.05, the null hypothesis is accepted. Therefore, it may be concluded that *there is no significant difference in customer relationship management practices among different educational qualification of customers of public and private sector banks in rural, semi-urban and urban areas in Tirunelveli district.*

5.6.4 Customer Relationship Management Practices among different Occupation of Customers

In order to find out the significant difference in customer relationship management practices among different occupation of the customers of public and private sector banks in Tirunelveli district, analysis of variance (ANOVA) is used with the null hypothesis as, *“There is no significant difference in customer relationship management practices among different occupation of the customers of public and private sector banks in rural, semi-urban and urban areas in Tirunelveli district”*. The result of ANOVA for customer relationship management practices among different occupation of customers is presented in Table 5.59.

Table 5.59

**Customer Relationship Management Practices among different Occupation of
Customers-ANOVA**

Type of Banks	Regions	Perception	Sum of squares	Df	Mean square	F	P value
Public Sector Banks	Rural	Between groups	127.108	5	25.422	0.725	0.605
		Within in groups	5466.793	156	35.044		
		Total	5593.901	161			
	Semi-urban	Between groups	793.504	5	158.701	5.368	0.000
		Within in groups	5675.991	192	29.562		
		Total	6469.495	197			
	Urban	Between groups	1683.419	5	336.684	5.642	0.000
		Within in groups	9666.557	162	59.670		
		Total	11349.976	167			
Private Sector Banks	Rural	Between groups	59.012	5	11.802	0.371	0.866
		Within in groups	1621.198	51	31.788		
		Total	1680.211	56			
	Semi-urban	Between groups	653.026	5	130.605	1.744	0.141
		Within in groups	3819.535	51	74.893		
		Total	4472.561	56			
	Urban	Between groups	186.729	5	37.346	1.245	0.319
		Within in groups	719.971	24	29.999		
		Total	906.700	29			
Public and Private Sector Banks	Rural	Between groups	152.991	5	30.598	0.883	0.494
		Within in groups	7384.991	213	34.671		
		Total	7537.982	218			
	Semi-urban	Between groups	918.195	5	183.639	2.423	0.036
		Within in groups	18869.436	249	75.781		
		Total	19787.631	254			
	Urban	Between groups	1629.284	5	325.857	5.770	0.000
		Within in groups	10843.226	192	56.475		
		Total	12472.510	197			
	Total	Between groups	1705.821	5	341.164	3.463	0.004
		Within in groups	65603.798	666	98.504		
		Total	67309.619	671			

Source: Primary Data

The table 5.59 shows that in public sector banks, the calculated ‘F’ value of customer relationship management practices among different occupation of customers of rural area is 0.725 which is significant at the ‘p’ value of 0.605.

Since the respective 'p' value of rural areas of public sector banks is higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that ***there is no significant difference in customer relationship management practices among different occupation of customers of public sector banks in rural areas in Tirunelveli district.***

The table further shows that in public sector banks, the calculated 'F' value of customer relationship management practices among different occupation of customers of semi-urban and urban areas are 5.368 and 5.642 which is significant at the 'p' value of 0.000 and 0.000. Since the respective 'p' value of semi-urban and urban areas of public sector banks is less than 0.05, the null hypothesis is rejected. Therefore, it may be concluded that ***there is a significant difference in customer relationship management practices among different occupation of customers of public sector banks in semi-urban and urban areas in Tirunelveli district.***

The table reveals that in private sector banks, the calculated 'F' value of customer relationship management practices among different occupation of customers of rural, semi-urban and urban areas are 0.371, 1.744 and 1.245 which is significant at the 'p' value of 0.866, 0.141 and 0.319. Since the respective 'p' values of rural, semi-urban and urban areas of private sector banks is higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that ***there is no significant difference in customer relationship management practices among different occupation of customers of private sector banks in rural, semi-urban and urban areas in Tirunelveli district.***

The table depicts that in public and private sector banks, the calculated 'F' value of customer relationship management practices among different occupation of customers of semi-urban, urban areas and total Tirunelveli district are 2.423, 5.770

and 3.463 which are significant at the ‘p’ values of 0.036, 0.000 and 0.004 respectively. Since the respective ‘p’ values of semi-urban, urban areas and total Tirunelveli district of public and private sector banks are less than 0.05, the null hypothesis is rejected. Therefore, it may be concluded that *there is a significant difference in customer relationship management practices among different occupation of customers of public and private sector banks in semi-urban and urban areas in Tirunelveli district.*

The table further depicts that in public and private sector banks, the calculated ‘F’ value of customer relationship management practices among different occupation of customers of rural area is 0.883 which is significant at the ‘p’ value of 0.494. Since the respective ‘p’ value of rural areas of public and private sector banks is less than 0.05, the null hypothesis is rejected. Therefore, it may be concluded that *there is a significant difference in customer relationship management practices among different occupation of customers of public and private sector banks in rural areas in Tirunelveli district.*

5.6.5 Customer Relationship Management Practices among different Monthly Income of Customers

In order to find out the significant difference in customer relationship management practices among different monthly income of customers of public and private sector banks in Tirunelveli district, analysis of variance (ANOVA) is used with the null hypothesis as, *“There is no significant difference in customer relationship management practices among different monthly income of customers of public and private sector banks in rural, semi-urban and urban areas in Tirunelveli district”*. The result of ANOVA for customer relationship management practices among different monthly income of customers is presented in Table 5.60.

Table 5.60

Customer Relationship Management Practices among different Monthly Income of Customers-ANOVA

Type of Banks	Regions	Perception	Sum of squares	Df	Mean square	F	P value
Public Sector Banks	Rural	Between groups	86.698	4	21.674	0.618	0.650
		Within in groups	5507.204	157	35.078		
		Total	5593.901	161			
	Semi-urban	Between groups	95.262	5	19.052	0.574	0.720
		Within in groups	6374.233	192	33.199		
		Total	6469.495	197			
	Urban	Between groups	133.593	4	33.398	0.485	0.746
		Within in groups	11216.383	163	68.812		
		Total	11349.976	167			
Private Sector Banks	Rural	Between groups	179.227	4	44.807	1.552	0.201
		Within in groups	1500.983	52	28.865		
		Total	1680.211	56			
	Semi-urban	Between groups	129.443	4	32.361	0.387	0.817
		Within in groups	4343.119	52	83.522		
		Total	4472.561	56			
	Urban	Between groups	83.617	4	20.904	0.635	0.642
		Within in groups	823.083	25	32.923		
		Total	906.700	29			
Public and Private Sector Banks	Rural	Between groups	94.918	4	23.729	0.682	0.605
		Within in groups	7443.064	214	34.781		
		Total	7537.982	218			
	Semi-urban	Between groups	2212.977	5	442.595	6.271	0.000
		Within in groups	17574.654	249	70.581		
		Total	19787.631	254			
	Urban	Between groups	89.622	4	22.405	0.349	0.844
		Within in groups	12382.889	193	64.160		
		Total	12472.510	197			
	Total	Between groups	7888.205	5	1577.641	17.682	0.000
		Within in groups	59421.414	666	89.221		
		Total	67309.619	671			

Source: Primary Data

The table 5.60 shows that in public sector banks, the calculated 'F' value of customer relationship management practices among different monthly income of customers of rural, semi-urban and urban areas are 0.618, 0.574 and 0.485 which is significant at the 'p' values of 0.650, 0.720 and 0.746. Since the respective 'p' value of rural, semi-urban and urban areas of public sector banks is higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that *there is no significant difference in customer relationship management practices among different monthly income of customers of public sector banks in rural, semi-urban and urban areas in Tirunelveli district.*

The table reveals that in private sector banks, the calculated 'F' value of customer relationship management practices among different monthly income of customers of rural, semi-urban and urban areas are 1.552, 0.387 and 0.635 which are significant at the 'p' values of 0.201, 0.817 and 0.642 respectively. Since the respective 'p' values of rural, semi-urban and urban areas of private sector banks are higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that *there is no significant difference in customer relationship management practices among different monthly income of customers of private sector banks in rural, semi-urban and urban areas in Tirunelveli district.*

The table further reveals that in public and private sector banks, the calculated 'F' value of customer relationship management practices among different monthly income of customers of rural and urban areas are 0.682 and 0.349 which are significant at the 'p' values of 0.605 and 0.844 respectively. Since the respective 'p' values of rural and urban areas of public and private sector banks are higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that *there is no significant difference in customer relationship management practices among*

different monthly income of customers of public and private sector banks in rural and urban areas in Tirunelveli district.

5.6.6 Customer Relationship Management Practices among different Areas of Residence of Customers

In order to find out the significant difference in customer relationship management practices among different areas of residence of customers of public and private sector banks in Tirunelveli district, analysis of variance (ANOVA) is used with the null hypothesis as, *“There is no significant difference in customer relationship management practices among different areas of residence of customers of public and private sector banks in rural, semi-urban and urban areas in Tirunelveli district”*. The result of ANOVA for customer relationship management practices among different areas of residence of customers is presented in Table 5.61.

Table 5.61

**Customer Relationship Management Practices among different Areas of
Residence of Customers-ANOVA**

Type of Banks	Regions	Perception	Sum of squares	Df	Mean square	F	p value
Public Sector Banks	Rural	Between groups	50.177	2	25.089	0.720	0.489
		Within in groups	5543.724	159	34.866		
		Total	5593.901	161			
	Semi-urban	Between groups	362.506	2	181.253	5.788	0.004
		Within in groups	6106.989	195	31.318		
		Total	6469.495	197			
	Urban	Between groups	66.865	2	33.433	0.489	0.614
		Within in groups	11283.111	165	68.382		
		Total	11349.976	167			
Private Sector Banks	Rural	Between groups	24.274	2	12.137	0.396	0.675
		Within in groups	1655.936	54	30.665		
		Total	1680.211	56			
	Semi-urban	Between groups	1.356	2	.678	0.008	0.992
		Within in groups	4471.206	54	82.800		
		Total	4472.561	56			
	Urban	Between groups	53.614	2	26.807	0.848	0.439
		Within in groups	853.086	27	31.596		
		Total	906.700	29			
Public and Private Sector Banks	Rural	Between groups	12.648	2	6.324	0.182	0.834
		Within in groups	7525.334	216	34.840		
		Total	7537.982	218			
	Semi-urban	Between groups	1150.916	2	575.458	7.781	0.001
		Within in groups	18636.715	252	73.955		
		Total	19787.631	254			
	Urban	Between groups	133.106	2	66.553	1.052	0.351
		Within in groups	12339.404	195	63.279		
		Total	12472.510	197			
	Total	Between groups	10033.441	2	5016.721	58.597	0.000
		Within in groups	57276.178	669	85.615		
		Total	67309.619	671			

Source: Primary Data

The table 5.61 shows that in public sector banks, the calculated 'F' value of customer relationship management practices among different areas of residence of customers of rural and urban area is 0.720 and 0.489 which is significant at the 'p' value of 0.489 and 0.614. Since the respective 'p' value of rural and urban areas of public sector banks is higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that ***there is no significant difference in customer relationship management practices among different areas of residence of customers of public sector banks in rural and urban areas in Tirunelveli district.***

The table further shows that in public sector banks, the calculated 'F' value of customer relationship management practices among different areas of residence of customers of semi-urban area is 5.788 which is significant at the 'p' value of 0.004. Since the respective 'p' value of semi-urban area of public sector banks is less than 0.05, the null hypothesis is rejected. Therefore, it may be concluded that ***there is a significant difference in customer relationship management practices among different areas of residence of customers of public sector banks in semi-urban areas in Tirunelveli district.***

The table reveals that in private sector banks, the calculated 'F' value of customer relationship management practices among different areas of residence of customers of rural, semi-urban and urban areas are 0.396, 0.008 and 0.848 which are significant at the 'p' values of 0.675, 0.992 and 0.439 respectively. Since the respective 'p' values of rural, semi-urban and urban areas of private sector banks are higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that ***there is no significant difference in customer relationship management practices among different areas of residence of customers of private sector banks in rural, semi-urban and urban areas in Tirunelveli district.***

The table further reveals that in public and private sector banks, the calculated 'F' value of customer relationship management practices among different areas of residence of customers of rural and total Tirunelveli district are 0.182 and 1.052 which are significant at the 'p' values of 0.834 and 0.351 respectively. Since the respective 'p' values of rural and total Tirunelveli district of public and private sector banks are higher than 0.05, the null hypothesis is accepted. Therefore, it may be concluded that *there is no significant difference in customer relationship management practices among different areas of residence of customers of public and private sector banks in rural areas in Tirunelveli district.*

The table further depicts that in public and private sector banks, the calculated 'F' value of customer relationship management practices among different areas of residence of customers of semi-urban and urban areas are 7.781 and 58.597 which are significant at the 'p' values of 0.001 and 0.000 respectively. Since the respective 'p' values of semi-urban and urban areas of public and private sector banks are less than 0.05, the null hypothesis is rejected. Therefore, it may be concluded that *there is a significant difference in customer relationship management practices among different areas of residence of customers of public and private sector banks in semi-urban and urban areas in Tirunelveli district.*

Therefore, the second hypothesis entitled, *'There is no significant difference in customer relationship management practices among different socio economic conditions of customers of public and private sector banks in rural and urban areas in Tirunelveli district' is invalid.*

5.7 CUSTOMERS SATISFACTION INDEX- METHODOLOGY

Satisfaction is a qualitative variable which cannot be quantitatively measured, because the level of satisfaction cannot be quantitatively measured. It is a relative term which cannot be relatively measured and compared with one customer to other. Hence in quantifying the qualitative variable namely level of satisfaction of the customers scaling technique is employed. The qualitative variable namely satisfaction of customers is assessed through scaling technique. Likert type of five point scale is employed to collect data related to level of satisfaction. The satisfaction scores collected through scaling technique are consolidated in a systematic way through the customer's satisfaction index. Customers Satisfaction Index (CSI) measures the satisfaction of customers in customer relationship management in public and private sector banks. The level of satisfaction of the customers is assessed at five stages. They are highly satisfied, satisfied, neutral, dissatisfied and highly dissatisfied. The scoring pattern of the satisfaction of these five stages is given in the Table 5.62.

Table 5.62

Satisfaction Scores

Sl. No	Satisfaction	Scores
1	Highly Satisfied	5
2	Satisfied	4
3	Neutral	3
4	Dissatisfied	2
5	Highly Dissatisfied	1

Source: Primary Data

From the table 5.62 we understand that '5' scores for highly satisfied, '4' score for satisfied, '3' score for neutral, '2' for dissatisfied and '1' score for highly dissatisfied are being assigned for the level of satisfaction of customers. Keeping this scoring pattern as the base for all the 33 satisfaction (variables) the Customer Satisfaction Index (CSI) is constituted.

Customer satisfaction index is an unstandardised one developed by the researcher used to measure the level of satisfaction. Since the index is first of its kind and an unstandardised one the reliability of the index is tested through reliability analysis. Cronbach's alpha validated the reliability of the unstandardised tools. Cronbach's alpha is calculated as,

$$\alpha = \frac{Kr}{1 + (K-1)r}$$

Where,

K = Number of variables considered

r = Inter-items correlation

The proposed index comprises of 14 variables (satisfaction) falling under five categories in relation to them, the scores of satisfaction are assigned. In order to include the 14 variables in the index and to measure the internal consistency among them Cronbach's alpha is used.

Mathematically customer satisfaction index is presented as

$$\text{CSI}_i = \sum_{i=1}^n \text{CSV}_i$$

Where,

CSV_i = Customer Satisfaction in Variable i

CSI = Customer Satisfaction Index

I = 1...n or Number of satisfaction variable included in the index.

N = 14

A customer whose level of satisfaction in terms of all the 143 satisfaction variables is highly satisfied will get a maximum score of 70 and a customer whole level of satisfaction in terms of all the 14 satisfaction variables ‘Highly dissatisfied’ will get a minimum score of 14. Thus by employing the Customer Satisfaction Index (CSI) the level of satisfaction of customers can be assessed. Analysis of satisfaction through Customer Satisfaction Index in different areas of public and private sector banks in Tirunelveli district highlights satisfaction of public and private sector banks customers.

5.8 CUSTOMERS SATISFACTION

Customer whose level of satisfaction in terms of all the 14 satisfaction variables is highly satisfied will get a maximum score of 70 and a customer whole level of satisfaction in terms of all the 14 satisfaction variables ‘Highly dissatisfied’ will get a minimum score of 14. Thus, by employing the Customer Satisfaction Index (CSI) the level of satisfaction of customers can be assessed. Satisfaction of customers

as measured through Customer Satisfaction Index (CSI) among customers of public and private sector banks in Tirunelveli district is presented in Table 5.63.

Table 5.63
Customers Satisfaction

Type of Banks	Regions	Customer Satisfaction (as measured through CSI in scores)				Total
		Below 40	41 to 50	51 to 60	Above 60	
Public Sector Banks	Rural	13(8)	44(27.2)	87(53.7)	18(11.1)	162(100)
	Semi-urban	6(3)	90(45.5)	44(22.2)	58(29.3)	198(100)
	Urban	8(4.8)	45(26.8)	58(34.5)	57(33.9)	168(100)
	Total	27(5.1)	179(33.9)	189(35.8)	133(25.2)	528(100)
Private Sector Banks	Rural	8(14)	24(42.1)	20(35.1)	5(8.8)	57(100)
	Semi-urban	2(3.5)	15(26.3)	20(35.1)	20(35.1)	57(100)
	Urban	2(6.7)	11(36.7)	15(50)	2(6.7)	30(100)
	Total	12(8.3)	50(34.7)	55(38.2)	27(18.8)	144(100)
Public and Private Sector Banks	Rural	21(2.8)	68(15.2)	107(25.5)	23(6.5)	219(100)
	Semi-urban	8(3.1)	105(41.2)	64(25.1)	78(30.6)	255(100)
	Urban	10(5.1)	56(28.3)	73(36.9)	59(29.7)	198(100)
	Total	39(5.8)	229(34.1)	244(36.3)	160(23.8)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The Table 5.63 exhibits the customer's level of satisfaction of public and private sector banks in Tirunelveli district. Out of 672 respondents in Tirunelveli district, 244 respondents (36.3 %) with scores 51 to 60 points, 229 respondents (34.1 %) with scores 41 to 50 points, 160 respondents (23.8 %) with scores above 60 points and 39 respondents (5.8 %) with scores below 40 points respectively come under 'satisfied' level of satisfaction.

The table reveals that in public sector banks, 189 respondents (35.8 %) with scores 51 to 60 points, 179 respondents (33.9 %) with scores 41 to 50 points, 133 respondents (25.2 %) with scores above 60 points and only 27 respondents (5.1 %) with scores below 40 points respectively have ‘satisfied’ level of satisfaction.

Out of 144 respondents of private sector banks, 55 respondents (38.2 %) with the score of 51 to 60 points, 50 respondents (34.7 %) with the score of 41 to 50 points, 27 respondents (18.8 %) with the score of above 60 points and only 12 respondents (8.3 %) with the score of below 40 points respectively have ‘satisfied’ level of satisfaction.

Table 5.64

Boundary for Categorisation of Customers

Type of Banks	Regions	Mean \bar{X}	Standard deviation Σ	Level of Scores for Satisfaction		
				Low $<(\bar{X} - \sigma)$	Moderate $(\bar{X} - \sigma) \text{ to } (\bar{X} + \sigma)$	High $>(\bar{X} + \sigma)$
Public Banks	Rural	52.06	7.94	44.12	44.12-60	60
	Semi-urban	53.02	8.04	44.95	44.95-61.09	61.09
	Urban	55.56	8.48	47.08	47.08-64.04	64.04
Private Sector Banks	Rural	52.96	6.30	46.66	46.66-59.26	59.26
	Semi-urban	56.03	8.04	47.99	47.99-64.07	64.07
	Urban	52.57	8.08	44.49	44.49-60.65	60.65
Public and Private Sector Banks	Rural	52.72	7.27	45.45	45.45-59.99	59.99
	Semi-urban	53.69	8.14	45.55	45.55-61.83	61.83
	Urban	53.70	8.19	45.51	45.51-61.89	61.89
	Total	53.23	7.73	45.50	45.50-60.96	60.96

Source: Primary Data

For an in depth analysis on the basis of the level of satisfaction, the customers are categorized into three categories as,

- (i) Customers with high level satisfaction
- (ii) Customers with moderate level satisfaction
- (iii) Customers with low level satisfaction

In order to categorise the customer into three categories the mean (\bar{x}) and standard deviation (σ) have been used. The mean and standard deviation of the scores of satisfaction of customers are calculated for public and private sector bank

customers in Tirunelveli district separately. The boundary levels of categorization are worked out accordingly by using the mean and standard deviation. The boundaries for the three groups are fixed as below $\bar{x} \pm \sigma$. Thus, the upper boundary for lower levels of satisfaction is worked out as $\bar{x} - \sigma$ and the lower boundary for higher satisfaction is worked out as $\bar{x} + \sigma$. Those customers with scores in between these two boundaries are regarded as customers with moderate level of satisfaction. The Table 5.54 presents the boundary for categorization of public and private sector bank customers into three categories.

The table 5.64 fixes the boundary levels for three categories of customers. The public and private sector bank customers in Tirunelveli district are categorized into three categories on the basis of their satisfaction scores and the details are furnished in Table 5.65.

Table 5.65**Level of Satisfaction towards CRM**

Types of Bank	Regions	Low	Moderate	High	Total
Public Sector Banks	Rural	21(13)	123(75.9)	18(11.1)	162(100)
	Semi-urban	28(14.1)	122(61.6)	48(24.2)	198(100)
	Urban	33(19.6)	108(64.3)	27(16.1)	168(100)
	Total	82(15.5)	353(66.9)	93(17.6)	528(100)
Private Sector Banks	Rural	2(3.5)	35(61.4)	20(35.1)	57(100)
	Semi-urban	9(15.8)	40(70.2)	8(14)	57(100)
	Urban	8(26.7)	20(66.7)	2(6.7)	30(100)
	Total	19(13.2)	95(66)	30(20.8)	144(100)
Public and Private Sector Banks	Rural	23(10.5)	158(72.1)	38(17.4)	219(100)
	Semi-urban	37(14.5)	162(63.5)	56(22)	255(100)
	Urban	41(20.7)	128(64.6)	29(14.6)	198(100)
	Total	101(15)	448(66.7)	123(18.3)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

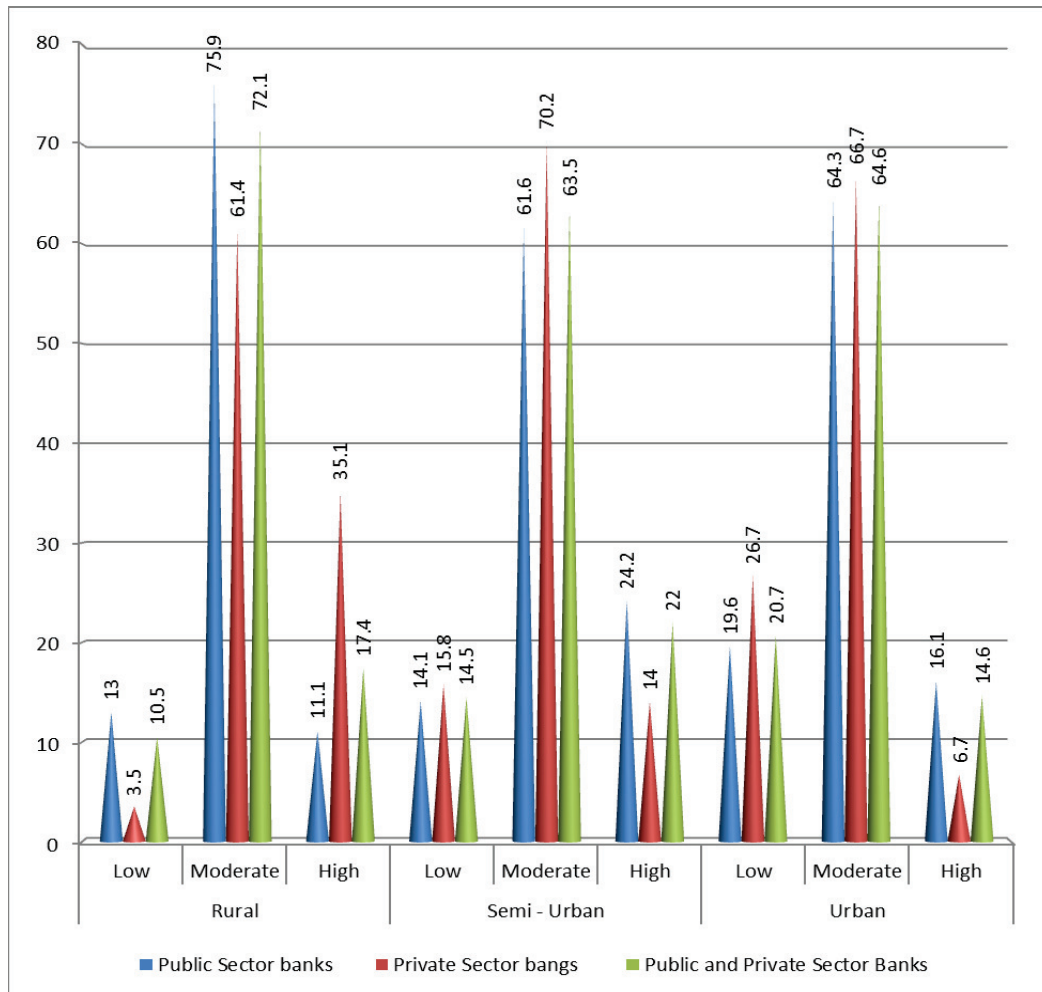
Out of 528 respondents of public sector banks in Tirunelveli district, 353 respondents (66.9 %) are moderately satisfied, 93 respondents (17.6 %) are in the high satisfaction level and 82 respondents (15.5 %) are at low levels of satisfaction over the customer relationship management of banks.

Out of 144 respondents of private sector banks in Tirunelveli district, 95 respondents (66 %) are moderately satisfied, 30 respondents (20.8 %) are satisfied at high level and the remaining 19 respondents (13.2 %) are satisfied at low level over the customer relationship management of banks.

From the table 5.65 it could be understood that 448 (66.7 %) respondents are moderately satisfied, 123 respondents (18.3 %) are satisfied at high level and the remaining 101 respondents (15 %) are satisfied at low level over the customer relationship management of banks.

Chart 5.5

Level of Satisfaction towards CRM



5.9 SATISFACTION AMONG DIFFERENT SOCIO ECONOMIC BACKGROUND OF CUSTOMERS

Satisfaction has a relationship with different socio-economic background of customers. These variables have an influence on satisfaction towards customer relationship management. Hence satisfaction towards customer relationship management among customers is analyzed in terms of these variables.

5.9.1 Level of satisfaction among different Gender Groups of Customers

The level of satisfaction towards customer relationship management of banks differs among different gender groups of customers. The two way table between gender and the level of satisfaction towards customer relationship management of banks among customers of public and private sector banks in Tirunelveli district is depicted in table 5.66.

Table 5.66
Gender and Level of Satisfaction towards CRM

Type of Banks	Region	Level of Satisfaction	Male	Female	Total
Public Sector Banks	Rural	Low	13(8)	8(4.9)	21(13)
		Moderate	72(44.4)	51(31.5)	123(75.9)
		High	12(7.5)	6(3.7)	18(11.1)
		Total	97(59.9)	65(40.1)	162(100)
	Semi-urban	Low	19(9.6)	9(4.5)	28(14.2)
		Moderate	79(39.9)	43(21.7)	122(61.6)
		High	25(12.6)	23(11.6)	48(24.2)
		Total	123(62.1)	75(37.9)	198(100)
	Urban	Low	23(13.7)	10(5.9)	33(19.6)
		Moderate	70(41.7)	38(22.6)	108(64.3)
		High	20(11.9)	7(4.2)	27(16.1)
		Total	113(67.3)	55(32.7)	168(100)
	Total	Low	55(10.4)	27(5.1)	82(15.5)
		Moderate	221(41.9)	132(25)	353(66.9)
		High	57(10.8)	36(6.8)	93(17.6)
		Total	333(63.1)	195(36.9)	528(100)
Private Sector Banks	Rural	Low	2(3.5)	-	2(3.5)
		Moderate	22(38.6)	13(22.8)	35(61.4)
		High	8(14)	12(21)	20(35.1)
		Total	32(56.1)	25(43.9)	57(100)
	Semi-urban	Low	7(12.3)	2(3.5)	9(15.8)
		Moderate	24(42.1)	16(28.1)	40(70.2)
		High	5(8.8)	3(5.2)	8(14)
		Total	36(63.2)	21(36.8)	57(100)
	Urban	Low	5(16.7)	3(10)	8(26.7)
		Moderate	11(36.7)	9(30)	20(66.7)
		High	1(3.3)	1(3.3)	2(2.6)
		Total	17(56.7)	13(43.3)	30(100)
	Total	Low	14(9.7)	5(3.5)	19(13.2)
		Moderate	57(39.6)	38(26.4)	95(66)
		High	14(9.7)	16(11.1)	30(20.8)
		Total	85(59)	59(41)	144(100)
Public and Private Sector Banks	Total	Low	69(10.3)	32(4.8)	101(15)
		Moderate	278(41.4)	170(25.3)	448(66.7)
		High	71(10.6)	52(7.7)	123(18.3)
		Total	418(62.2)	254(37.8)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table further clearly shows that public sector banks in Tirunelveli district, a majority of 57 male respondents (10.8 %) have high levels of satisfaction towards

customer relationship management and in private sector banks, 71 respondents (10.6 %) male have high levels of satisfaction towards customer relationship management. It shows that the level of satisfaction among the male respondents in private sector banks is high when compared with public sector banks in Tirunelveli district.

The table 5.66 clearly shows that out of the total 672 respondents, 278 respondents (41.4 %) are male who have moderate level of satisfaction towards customer relationship management; 170 respondents (25.3 %) are female who have moderate level of satisfaction towards customer relationship management; 71 respondents (10.6 %) are male and they have high level of satisfaction towards customer relationship management; 69 respondents (10.3 %) are male who have low level of satisfaction towards customer relationship management and 32 respondents (4.8 %) are female who have high level of satisfaction towards customer relationship management. It is evident from the table that majority of the male respondents have high level of satisfaction towards customer relationship management.

Customers of different gender groups in general are very much satisfied towards customer relationship management at different level. But the satisfaction of male towards customer relationship management is at a higher level. The satisfaction of female towards customer relationship management is at a low level. Hence the gender definitely has relationship with level of satisfaction towards customer relationship management. In order to find out the significant relationship between satisfaction towards customer relationship management and gender group of customers in Tirunelveli district, Chi-square test is used with the null hypothesis as, *“there is no significant relationship between the level of satisfaction towards customer relationship management and gender group of customers of public and*

private sector banks in Tirunelveli district". The result of the chi-square test for the level of satisfaction towards customer relationship management and gender is presented in Table 5.67.

Chart 5.6
Gender and Level of Satisfaction towards CRM

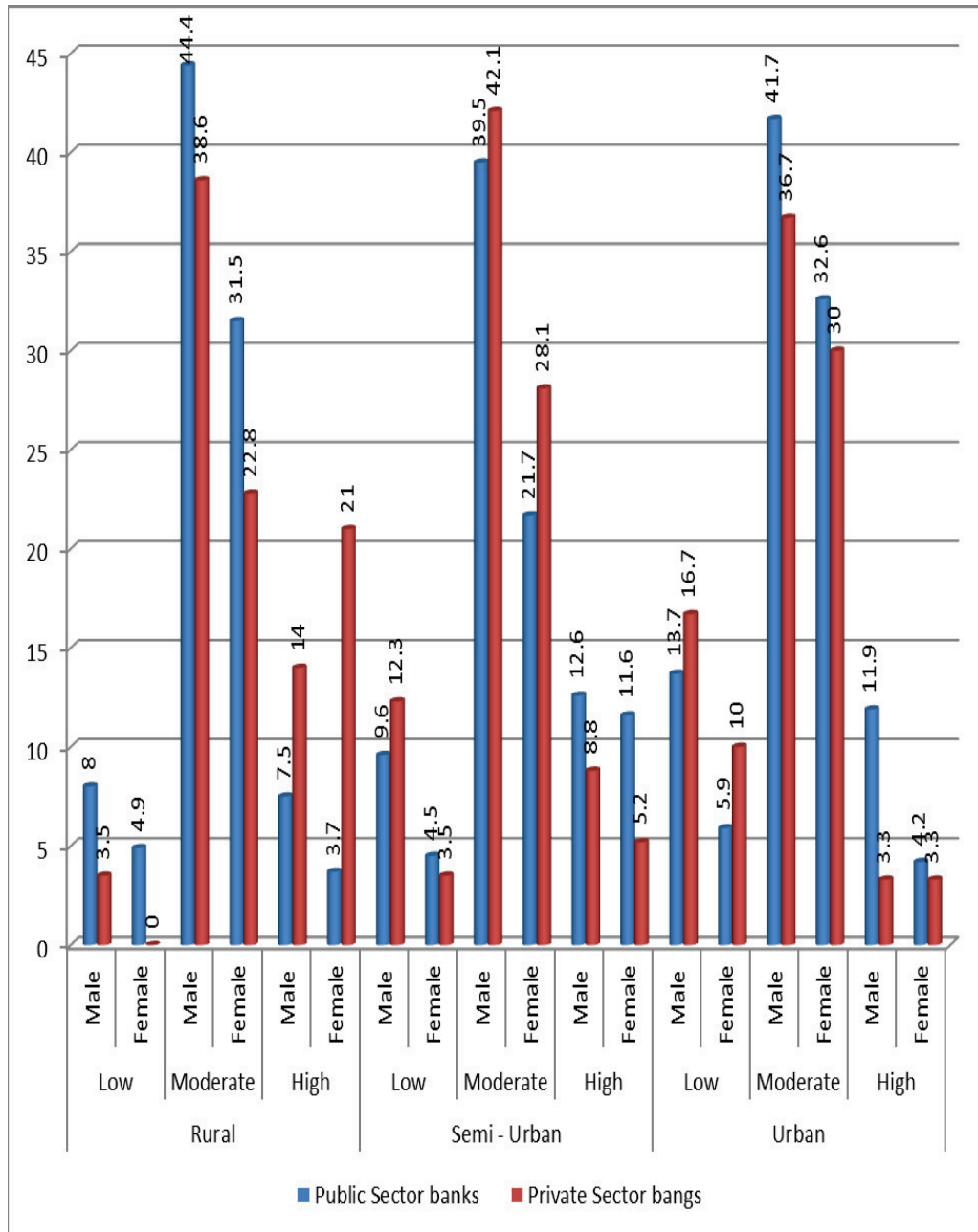


Table 5.67
Gender and Level of Satisfaction (Chi-Square Test)

Type of Banks	Region	Particulars	Value	df	Asymp. Sig. (2-sided)
Public Sector Banks	Rural	Pearson Chi-Square	.473	2	.789
		Likelihood Ratio	.481	2	.786
		Linear-by-Linear Association	.067	1	.795
		N of Valid Cases	162		
	Semi-urban	Pearson Chi-Square	2.806	2	.246
		Likelihood Ratio	2.765	2	.251
		Linear-by-Linear Association	2.359	1	.125
		N of Valid Cases	198		
	Urban	Pearson Chi-Square	.952	2	.621
		Likelihood Ratio	.973	2	.615
		Linear-by-Linear Association	.081	1	.776
		N of Valid Cases	168		
Private Sector Banks	Rural	Pearson Chi-Square	4.320	2	.115
		Likelihood Ratio	5.057	2	.080
		Linear-by-Linear Association	4.121	1	.042
		N of Valid Cases	57		
	Semi-urban	Pearson Chi-Square	1.000	2	.607
		Likelihood Ratio	1.064	2	.587
		Linear-by-Linear Association	.466	1	.495
		N of Valid Cases	57		
	Urban	Pearson Chi-Square	.170	2	.919
		Likelihood Ratio	.171	2	.918
		Linear-by-Linear Association	.161	1	.688
		N of Valid Cases	30		
Public and Private Sector Banks	Rural	Pearson Chi-Square	1.019	2	.601
		Likelihood Ratio	1.018	2	.601
		Linear-by-Linear Association	1.009	1	.315
		N of Valid Cases	219		
	Semi-urban	Pearson Chi-Square	2.932	2	.231
		Likelihood Ratio	2.921	2	.232
		Linear-by-Linear Association	2.853	1	.091
		N of Valid Cases	255		
	Urban	Pearson Chi-Square	1.034	2	.596
		Likelihood Ratio	1.054	2	.590
		Linear-by-Linear Association	.049	1	.824
		N of Valid Cases	198		
	Total	Pearson Chi-Square	2.660	2	.265
		Likelihood Ratio	2.685	2	.261
		Linear-by-Linear Association	2.597	1	.107
		N of Valid Cases	672		

Source: Primary Data

The table 5.67 reveals that in public sector banks, the calculated chi square value for level of satisfaction towards customer relationship management among

different gender groups of customers in rural, semi-urban and urban areas are 0.473, 2.806 and 0.952 which are significant at the 'p' value of 0.789, 0.246 and 0.621. Since the 'p' value is higher than 0.05, the null hypothesis is accepted. It is concluded that *there is no significant relationship between the gender groups of customers of public sector banks in rural, semi-urban and urban areas and their level of satisfaction towards customer relationship management.*

The table 5.67 again reveals that in private sector banks, the calculated chi square value for level of satisfaction towards customer relationship management among different gender groups of customers in rural, semi-urban and urban areas are 4.320, 1.000 and 0.170 which is significant at the 'p' value of 0.115, 0.607 and 0.919. Since the 'p' value is higher than 0.05, the null hypothesis is accepted. It is therefore concluded that *there is no significant relationship between the gender groups of customers of private sector banks in rural, semi-urban and urban areas and their level of satisfaction towards customer relationship management.*

Further the same table reveals that in public and private sector banks in Tirunelveli district, the calculated chi square value for level of satisfaction towards customer relationship management among different gender groups of customers of public and private sector banks in rural, semi-urban, urban areas and total Tirunelveli district are 1.019, 2.932, 1.034 and 2.660 which is significant at the 'p' values of 0.601, 0.231, 0.596 and 0.265 respectively. Since the 'p' value is higher than 0.05, the null hypothesis is accepted. It is concluded that *there is no significant relationship between the gender groups of customers of public and private sector banks in rural, semi-urban, urban areas and total Tirunelveli district and their level of satisfaction towards customer relationship management.*

5.9.2 Level of satisfaction among different Age Group of Customers

The level of satisfaction towards customer relationship management differs among different age groups of customers. The two way table between age and the level of satisfaction towards customer relationship management among customers of public and private sector banks in Tirunelveli district is depicted in Table 5.68.

Table 5.68

Age and Level of Satisfaction towards CRM

Type of Banks	Region	Level of Satisfaction	Below 25 years	25-40 years	41-60 years	Above 60 years	Total
Public Sector Banks	Rural	Low	5(3.1)	8(4.9)	4(2.5)	4(2.5)	21(13)
		Moderate	31(19.1)	42(25.9)	34(21)	16(9.9)	123(75.9)
		High	4(2.5)	9(5.6)	2(1.2)	3(1.8)	18(11.1)
		Total	40(24.7)	59(36.4)	40(24.7)	23(14.2)	162(100)
	Semi-urban	Low	9(4.5)	12(6.1)	6(3)	1(0.6)	28(14.2)
		Moderate	37(18.7)	67(33.8)	17(8.6)	1(0.6)	122(61.6)
		High	14(7.1)	22(11.1)	10(5.1)	2(1)	48(24.2)
		Total	60(30.3)	101(51)	33(16.7)	4(2)	198(100)
	Urban	Low	4(2.4)	12(7.1)	12(7.1)	5(3)	33(19.6)
		Moderate	20(11.9)	36(21.4)	33(19.6)	19(11.3)	108(64.3)
		High	3(1.8)	12(7.1)	6(3.6)	6(3.6)	27(16.1)
		Total	27(16.1)	60(35.7)	51(30.4)	30(17.9)	168(100)
	Total	Low	18(3.4)	32(6.1)	22(4.2)	10(18.9)	82(15.5)
		Moderate	88(16.7)	145(27.5)	84(15.9)	36(6.8)	353(66.9)
		High	21(4)	43(8.1)	18(3.4)	11(2.1)	93(17.6)
		Total	127(24.1)	220(41.7)	124(23.5)	57(10.8)	528(100)
Private Sector Banks	Rural	Low	-	1(1.8)	1(1.7)	-	2(3.5)
		Moderate	9(15.8)	9(15.8)	5(8.8)	12(21)	35(61.4)
		High	6(10.5)	1(1.7)	4(7)	9(15.8)	20(35.1)
		Total	15(26.3)	11(19.3)	10(17.5)	21(36.8)	57(100)
	Semi-urban	Low	1(1.8)	2(3.5)	5(8.8)	1(1.7)	9(15.8)
		Moderate	8(14)	15(26.3)	12(21)	5(8.8)	40(70.2)
		High	1(1.7)	5(8.8)	-	2(3.5)	8(14)
		Total	10(17.5)	22(38.6)	17(29.8)	8(14)	57(100)
	Urban	Low	1(3.3)	5(16.7)	2(6.7)	-	8(26.7)
		Moderate	3(10)	9(30)	4(13.3)	4(13.3)	20(66.7)
		High	1(3.3)	-	-	1(3.3)	2(2.6)
		Total	5(16.7)	14(46.7)	6(20)	5(16.7)	30(100)
	Total	Low	2(1.4)	8(5.5)	8(5.5)	1(0.7)	19(13.2)
		Moderate	20(13.9)	33(22.9)	21(14.6)	21(14.6)	95(66)
		High	8(5.5)	6(4.2)	4(2.8)	12(8.3)	30(20.8)
		Total	30(20.8)	47(32.6)	33(22.9)	34(23.6)	144(100)
Public and Private Sector Banks	Total	Low	20(3)	40(6)	30(4.5)	11(1.6)	101(15)
		Moderate	108(16.1)	178(26.5)	105(15.6)	57(8.5)	448(66.7)
		High	29(4.3)	49(7.3)	22(3.3)	23(3.4)	123(18.3)
		Total	157(23.4)	267(39.7)	157(23.4)	91(13.5)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.68 reveals that in public sector banks in Tirunelveli district, a majority of 145 respondents (27.5 %) are in the age group of 25 to 40 years and they have moderate level of satisfaction towards customer relationship management and 43 respondents (8.1 %) in the age group of 25 to 40 years have a high level of satisfaction towards customer relationship management.

The above table again clearly shows that in private sector banks in Tirunelveli district, a majority of 33 respondents (22.9 %) are in the age group of 25 to 40 years and they have moderate level of satisfaction towards customer relationship management and high level of satisfaction is high among the respondents of above 60 years of age, they have 8.3 per cent.

The table further reveals that out of the total 672 respondents in Tirunelveli district, 178 respondents (26.5 %) are in the age group of 25 to 40 years who have moderate level of satisfaction towards customer relationship management; at the next level 108 respondents (16.1 %) in the age group below 25 years have moderate level of satisfaction towards customer relationship management; at the third level 49 respondents (7.3 %) are in the age group of 25 to 40 years who have high level of satisfaction towards customer relationship management.

Customers of different age groups got satisfaction from customer relationship management of banks at different levels. The young customers got a higher level of satisfaction and the aged customers a lower level of satisfaction from customer relationship management of banks. Hence the age factor has a definite relationship with the level of satisfaction towards customer relationship management of banks. In order to find out the significant relationship between satisfaction towards customer relationship management of banks and age group of customers in Tirunelveli district, Chi-square test is used with the null hypothesis as, *“there is no significant relationship between the level of satisfaction towards customer relationship*

management and age group of customers of public and private sector banks in rural and urban areas in Tirunelveli district". The result of the chi-square test for the level of satisfaction towards customer relationship management of banks and age is presented in Table 5.69.

Table 5.69
Age and Level of Satisfaction (Chi-Square Test)

Type of Banks	Region	Particulars	Value	df	Asymp. Sig. (2-sided)
Public Sector Banks	Rural	Pearson Chi-Square	3.763	6	.709
		Likelihood Ratio	3.995	6	.677
		Linear-by-Linear Association	.120	1	.729
		N of Valid Cases	162		
	Semi-urban	Pearson Chi-Square	4.760	6	.575
		Likelihood Ratio	4.677	6	.586
		Linear-by-Linear Association	.212	1	.645
		N of Valid Cases	198		
	Urban	Pearson Chi-Square	3.297	6	.771
		Likelihood Ratio	3.345	6	.764
		Linear-by-Linear Association	.000	1	1.000
		N of Valid Cases	168		
Private Sector Banks	Rural	Pearson Chi-Square	7.118	6	.310
		Likelihood Ratio	8.488	6	.204
		Linear-by-Linear Association	.444	1	.505
		N of Valid Cases	57		
	Semi-urban	Pearson Chi-Square	7.479	6	.279
		Likelihood Ratio	9.297	6	.158
		Linear-by-Linear Association	.447	1	.504
		N of Valid Cases	57		
	Urban	Pearson Chi-Square	6.125	6	.409
		Likelihood Ratio	7.805	6	.253
		Linear-by-Linear Association	.591	1	.442
		N of Valid Cases	30		
Public and Private Sector Banks	Rural	Pearson Chi-Square	4.978	6	.547
		Likelihood Ratio	4.726	6	.579
		Linear-by-Linear Association	.581	1	.446
		N of Valid Cases	219		
	Semi-urban	Pearson Chi-Square	4.390	6	.624
		Likelihood Ratio	4.125	6	.660
		Linear-by-Linear Association	.087	1	.768
		N of Valid Cases	255		
	Urban	Pearson Chi-Square	3.693	6	.718
		Likelihood Ratio	3.784	6	.706
		Linear-by-Linear Association	.118	1	.731
		N of Valid Cases	198		
	Total	Pearson Chi-Square	7.137	6	.308
		Likelihood Ratio	6.951	6	.325
		Linear-by-Linear Association	.005	1	.943
		N of Valid Cases	672		

Source: Primary Data

The table 5.69 reveals that in public sector banks, the calculated chi square value for level of satisfaction towards customer relationship management among different age groups of customers in rural, semi-urban and urban areas are 3.763, 4.760 and 3.297 which are significant at the 'p' values of 0.709, 0.575 and 0.771. Since the 'p' value is higher than 0.05, the null hypothesis is accepted. It is concluded that *there is no significant relationship between the age groups of customers of public sector banks in rural, semi-urban and urban areas and their level of satisfaction towards customer relationship management.*

The table 5.69 again reveals that in private sector banks, the calculated chi-square value for level of satisfaction towards customer relationship management among different age groups of customers in rural, semi-urban and urban areas are 7.118, 7.479 and 6.125 which is significant at the 'p' values of 0.310, 0.279 and 0.409. Since the 'p' value is higher than 0.05, the null hypothesis is accepted. It is therefore concluded that *there is no significant relationship between the age groups of customers of private sector banks in rural, semi-urban and urban areas and their level of satisfaction towards customer relationship management.*

Further the same table 5.69 reveals that in public and private sector banks in Tirunelveli district, the calculated chi square value for level of satisfaction towards customer relationship management among different age groups of customers of public and private sector banks in rural, semi-urban, urban areas and total Tirunelveli district are 4.978, 4.390, 3.693 and 7.137 which is significant at the 'p' values of 0.547, 0.624, 0.718 and 0.308 respectively. Since the 'p' value is higher than 0.05, the null hypothesis is accepted. It is concluded that *there is no significant relationship between the age groups of customers of public and private sector banks in rural, semi-urban, urban areas and total Tirunelveli district and their level of satisfaction towards customer relationship management.*

5.9.3 Level of Satisfaction among Customers with different Educational Qualification

The level of satisfaction towards customer relationship management differs among customers with different educational qualification. The two way table between educational qualification and the level of satisfaction towards customer relationship management among customers of public and private sector banks in Tirunelveli district is presented in Table 5.70.

Table 5.70
Educational Qualification and Level of Satisfaction of Customers

Type of Banks	Region	Level of Satisfaction	Up to school level	Under graduate	Post graduate	Professional course	Total
Public Sector Banks	Rural	Low	3(1.8)	3(1.8)	7(4.3)	8(4.9)	21(13)
		Moderate	33(20.4)	22(13.6)	40(24.7)	28(17.3)	123(75.9)
		High	6(3.7)	4(2.5)	3(1.8)	5(3.1)	18(11.1)
		Total	42(25.9)	29(17.9)	50(30.9)	41(25.3)	162(100)
	Semi-urban	Low	11(5.6)	4(2)	9(4.5)	4(2)	28(14.2)
		Moderate	36(18.2)	28(14.1)	31(15.7)	27(13.6)	122(61.6)
		High	8(4)	7(3.5)	14(7.8)	19(9.6)	48(24.2)
		Total	55(27.8)	39(19.7)	54(27.3)	50(25.3)	198(100)
	Urban	Low	10(6)	8(4.8)	9(5.4)	6(3.6)	33(19.6)
		Moderate	17(10.1)	20(12)	49(29.2)	22(13.1)	108(64.3)
		High	4(2.4)	4(2.4)	12(7.1)	7(4.2)	27(16.1)
		Total	31(18.5)	32(19)	70(41.7)	35(20.8)	168(100)
	Total	Low	24(4.5)	15(2.8)	25(4.7)	18(3.4)	82(15.5)
		Moderate	86(16.3)	70(13.3)	120(22.7)	77(14.6)	353(66.9)
		High	18(3.4)	15(2.8)	29(5.5)	31(5.9)	93(17.6)
		Total	128(24.2)	100(18.9)	174(32.9)	126(23.9)	528(100)
Private Sector Banks	Rural	Low	1(1.7)	-	1(1.8)	-	2(3.5)
		Moderate	11(19.3)	8(14)	10(17.5)	6(10.5)	35(61.4)
		High	5(8.8)	2(3.5)	5(8.8)	8(14)	20(35.1)
		Total	17(29.8)	10(17.5)	16(28.1)	14(24.6)	57(100)
	Semi-urban	Low	3(5.3)	3(5.3)	1(1.8)	2(3.5)	9(15.8)
		Moderate	6(10.5)	8(14)	17(29.8)	9(15.8)	40(70.2)
		High	-	1(1.8)	5(8.8)	2(3.5)	8(14)
		Total	9(15.8)	12(21.1)	23(40.4)	13(22.8)	57(100)
	Urban	Low	2(6.7)	4(13.3)	2(6.7)	-	8(26.7)
		Moderate	3(10)	9(30)	4(13.3)	4(13.3)	20(66.7)
		High	-	1(3.3)	-	1(3.3)	2(2.6)
		Total	5(16.7)	14(46.7)	6(20)	5(16.7)	30(100)
	Total	Low	6(4.2)	7(4.9)	4(2.8)	2(1.4)	19(13.2)
		Moderate	20(13.9)	25(17.4)	31(21.5)	19(13.2)	95(66)
		High	5(3.5)	4(2.8)	10(6.9)	11(7.6)	30(20.8)
		Total	31(21.5)	36(25)	45(31.3)	32(22.2)	144(100)
Public and Private Sector Banks	Total	Low	30(4.5)	22(3.3)	29(4.3)	20(3)	101(15)
		Moderate	106(15.8)	95(14.1)	151(22.5)	96(14.3)	448(66.7)
		High	23(3.4)	19(2.8)	39(5.8)	42(6.2)	123(18.3)
		Total	159(23.7)	136(20.2)	219(32.6)	158(23.5)	672(100)

Source: Primary data,

Note: Parentheses indicate percentages

The table further reveals that public sector banks in Tirunelveli district, a majority of 120 respondents (22.7 %) of post graduates have moderate level of satisfaction towards customer relationship management and 31 respondents (5.9 %) of professional courses have a high level of satisfaction towards customer relationship management of banks.

The above table clearly shows that in private sector banks in Tirunelveli district, a majority of 31 respondents (21.5 %) of post graduates have moderate level of satisfaction towards customer relationship management and high level of satisfaction is low among the respondents of undergraduates who are only 4 respondents (2.8 %).

The table 5.70 reveals that out of the total 672 respondents of public and private sector banks in Tirunelveli district, about 151 respondents (22.5 %) are post graduates who got moderate level of satisfaction towards customer relationship management; high level of satisfaction is found among 42 respondents (6.2 %) who have completed professional courses and low level of satisfaction is found among 30 respondents (4.5 %) who have school level education towards the customer relationship management of banks.

Customers with different educational qualification got satisfaction towards customer relationship management of banks at different level; while the customers with high educational qualification have high level of satisfaction towards customer relationship management of banks, the customers with low educational qualification have low level of satisfaction towards customer relationship management of banks. Hence the educational qualification has relationship with level of satisfaction towards customer relationship management of banks. In order to find out the significant relationship between satisfaction towards customer relationship management of banks and educational qualification of customers in Tirunelveli district, Chi-square test is used with the null hypothesis as, ***“there is no significant relationship between level of satisfaction towards customer relationship management and educational qualification of customers of public and private sector banks in rural and urban areas in Tirunelveli district”***. The result of chi-square test for level of satisfaction towards customer relationship management and educational qualification is presented in Table 5.71.

Table 5.71**Educational Qualification and Level of Satisfaction (Chi-Square Test)**

Type of Banks	Region	Particulars	Value	df	Asymp. Sig. (2-sided)
Public Sector Banks	Rural	Pearson Chi-Square	4.899	6	.557
		Likelihood Ratio	5.142	6	.526
		Linear-by-Linear Association	2.578	1	.108
		N of Valid Cases	162		
	Semi-urban	Pearson Chi-Square	11.479	6	.075
		Likelihood Ratio	11.437	6	.076
		Linear-by-Linear Association	8.045	1	.005
		N of Valid Cases	198		
	Urban	Pearson Chi-Square	6.378	6	.382
		Likelihood Ratio	6.187	6	.403
		Linear-by-Linear Association	3.638	1	.056
		N of Valid Cases	168		
Private Sector Banks	Rural	Pearson Chi-Square	5.651	6	.463
		Likelihood Ratio	6.244	6	.396
		Linear-by-Linear Association	2.516	1	.113
		N of Valid Cases	57		
	Semi-urban	Pearson Chi-Square	6.922	6	.328
		Likelihood Ratio	8.342	6	.214
		Linear-by-Linear Association	3.497	1	.061
		N of Valid Cases	57		
	Urban	Pearson Chi-Square	5.346	6	.500
		Likelihood Ratio	6.610	6	.358
		Linear-by-Linear Association	2.068	1	.150
		N of Valid Cases	30		
Public and Private Sector Banks	Rural	Pearson Chi-Square	5.633	6	.466
		Likelihood Ratio	5.710	6	.456
		Linear-by-Linear Association	.323	1	.570
		N of Valid Cases	219		
	Semi-urban	Pearson Chi-Square	11.974	6	.063
		Likelihood Ratio	11.868	6	.065
		Linear-by-Linear Association	10.492	1	.001
		N of Valid Cases	255		
	Urban	Pearson Chi-Square	7.917	6	.244
		Likelihood Ratio	7.584	6	.270
		Linear-by-Linear Association	5.516	1	.019
		N of Valid Cases	198		
	Total	Pearson Chi-Square	12.462	6	.052
		Likelihood Ratio	11.825	6	.066
		Linear-by-Linear Association	8.528	1	.003
		N of Valid Cases	672		

Source: Primary Data

The table 5.71 reveals that in public sector banks, the calculated chi-square value for level of satisfaction towards customer relationship management among

different educational qualification of customers in rural, semi-urban and urban areas are 4.899, 11.479 and 6.378 which are significant at the 'p' values of 0.557, 0.075 and 0.382. Since the 'p' value is higher than 0.05, the null hypothesis is accepted. It is concluded that ***there is no significant relationship between the educational qualification of customers of public sector banks in rural, semi-urban and urban areas and their level of satisfaction towards customer relationship management.***

The table 5.71 again reveals that in private sector banks, the calculated chi-square value for level of satisfaction towards customer relationship management among different educational qualification of customers in rural, semi-urban and urban areas are 5.651, 6.922 and 5.346 which is significant at the 'p' values of 0.463, 0.328 and 0.500. Since the 'p' value is higher than 0.05, the null hypothesis is accepted. It is therefore concluded that ***there is no significant relationship between the educational qualification of customers of private sector banks in rural, semi-urban and urban areas and their level of satisfaction towards customer relationship management.***

Further the same table 5.71 reveals that in public and private sector banks in Tirunelveli district, the calculated chi-square value for level of satisfaction towards customer relationship management among different educational qualification of customers of public and private sector banks in rural, semi-urban, urban areas and total Tirunelveli district are 5.633, 11.974, 7.917 and 12.462 which is significant at the 'p' values of 0.466, 0.063, 0.244 and 0.052 respectively. Since the 'p' value is higher than 0.05, the null hypothesis is accepted. It is concluded that ***there is no significant relationship between the educational qualification of customers of public and private sector banks in rural, semi-urban, urban areas and total Tirunelveli district and their level of satisfaction towards customer relationship management.***

5.9.4 Level of Satisfaction among Customers with different Occupation

The level of satisfaction towards customer relationship management of banks differs among the customers of different occupation. The two ways table between occupation and the level of satisfaction towards customer relationship management of banks among customers of public and private sector banks in Tirunelveli district is presented in Table 5.72.

Table 5.72
Occupation and Level of Satisfaction of Customers

Type of Banks	Region	Level of Satisfaction	Self-employed	Private Employee	Govt. Employee	Agriculture	Business	Student	Total
Public Sector Banks	Rural	Low	-	4(2.5)	7(4.3)	8(4.9)	1(0.6)	1(0.6)	21(13)
		Moderate	4(2.5)	27(16.7)	26(16)	49(30.2)	12(7.4)	5(3.1)	123(75.9)
		High	3(1.9)	3(1.9)	4(2.5)	6(3.7)	1(0.6)	1(0.6)	18(11.1)
		Total	7(4.3)	34(21)	37(22.8)	63(38.9)	14(8.6)	7(4.3)	162(100)
	Semi-urban	Low	8(4)	10(5.1)	5(2.5)	1(0.6)	-	4(2.1)	28(14.2)
		Moderate	22(11.1)	45(22.7)	16(8.1)	6(3)	11(5.6)	22(11.1)	122(61.6)
		High	-	20(10.1)	9(4.5)	3(1.5)	7(3.5)	9(4.5)	48(24.2)
		Total	30(15.2)	75(37.9)	30(15.2)	10(5.1)	18(9.1)	35(17.7)	198(100)
	Urban	Low	7(4.2)	12(7.1)	7(4.2)	2(1.2)	1(0.6)	4(2.4)	33(19.6)
		Moderate	12(7.1)	63(37.5)	10(6)	2(1.2)	8()	13(7.7)	108(64.3)
		High	2(1.2)	14(8.3)	4(2.4)	2(1.2)	2()	3(1.8)	27(16.1)
		Total	21(12.5)	89(53)	21(12.5)	6(3.6)	11(6.5)	20(11.9)	168(100)
	Total	Low	15(2.8)	26(4.9)	19(3.6)	11(2.1)	2(0.3)	9(1.7)	82(15.5)
		Moderate	38(7.2)	135(25.6)	52(9.8)	57(10.8)	31(5.9)	40(7.6)	353(66.9)
		High	5(0.9)	37(7)	17()	11(2.1)	10(1.9)	13(2.5)	93(17.6)
		Total	58(10.9)	198(37.5)	88(16.7)	79(14.9)	43(8.1)	62(11.7)	528(100)
Private Sector Banks	Rural	Low	1(1.8)	-	1(1.8)	-	-	-	2(3.5)
		Moderate	2(3.5)	13(22.8)	5(8.8)	1(1.8)	8(14.1)	6(10.5)	35(61.4)
		High	-	8()	4(7)	1(1.8)	4(7)	3(5.3)	20(35.1)
		Total	3(5.3)	21(36.8)	10(17.5)	2(3.5)	12(21.1)	9(15.8)	57(100)
	Semi-urban	Low	3(5.3)	3(5.3)	3(5.3)	-	-	-	9(15.8)
		Moderate	4(7)	24(42.1)	3(5.3)	2(3.5)	1(1.8)	6(10.5)	40(70.2)
		High	-	6(10.5)	-	-	-	2(3.5)	8(14)
		Total	7(12.3)	33(57.9)	6(10.5)	2(3.5)	1(1.8)	8(14)	57(100)
	Urban	Low	1(3.3)	4(13.3)	3(10)	-	-	-	8(26.7)
		Moderate	2(6.7)	12(40)	2(6.7)	1(3.3)	1(3.3)	2(6.7)	20(66.7)
		High	-	1(3.3)	1(3.3)	-	-	-	2(2.6)
		Total	3(10)	17(56.7)	6(20)	1(3.3)	1(3.3)	2(6.7)	30(100)
	Total	Low	5(3.5)	7(4.9)	7(4.9)	-	-	-	19(13.2)
		Moderate	8(5.6)	49(34)	10(6.9)	4(2.8)	10(6.9)	14(9.7)	95(66)
		High	-	15(10.4)	5(3.5)	1(0.7)	4()	5(3.5)	30(20.8)
		Total	13(9)	71(49.3)	22(15.3)	5(3.5)	14(9.7)	19(13.2)	144(100)
Public and Private Sector Banks	Total	Low	20(2.9)	33(4.9)	26(3.7)	11(1.6)	2(0.3)	9(1.3)	101(15)
		Moderate	46(6.8)	184(27.4)	62(9.2)	61(9.1)	41(6.1)	54(8)	448(66.7)
		High	5(0.8)	52(7.7)	22(3.3)	12(1.8)	14(2.1)	18(2.7)	123(18.3)
		Total	71(10.5)	269(40)	110(16.4)	84(12.5)	57(8.5)	81(12.1)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.72 reveals that public sector banks in Tirunelveli district, 135 respondents (25.6 %) of private employees have moderate level of satisfaction towards customer relationship management and 37 respondents (7 %) of private employees have a high level of satisfaction towards customer relationship management of banks. The above table clearly shows that private sector banks in Tirunelveli district, about 49 respondents (34 %) of private employees have moderate level of satisfaction towards customer relationship management of banks and high level of satisfaction is high among the respondents of private employees and there are 15 respondents (10.4 %) only.

The table further reveals that out of the total 672 respondents of public and private sector banks in Tirunelveli district, 184 respondents (27.4 %) are private employees who got moderate level towards customer relationship management of banks, the high level of satisfaction is high among the respondents of private employees with (7.7 %) and the low level of satisfaction is also high among the private employees with (4.9 %).

Customers of different occupation got satisfaction towards customer relationship management of banks at different level; while the customers who are government employees got satisfaction towards customer relationship management of banks at a higher level, the customers who are private employees got satisfaction towards customer relationship management of banks at low level. Hence the occupation has relationship with level of satisfaction towards customer relationship management of banks. In order to find out the significant relationship between satisfaction towards customer relationship management of banks and occupation of customers of public and private sector banks in Tirunelveli district, Chi-square test is used with the null hypothesis as, *“there is no significant relationship between level of satisfaction towards customer relationship management of banks and occupation of customers of public and private sector*

banks in rural and urban areas in Tirunelveli district”. The result of chi-square test for level of satisfaction towards customer relationship management of banks and occupation is presented in Table 5.73.

Table 5.73
Occupation and Level of Satisfaction (Chi-Square Test)

Type of Banks	Region	Particulars	Value	df	Asymp. Sig. (2-sided)
Public Sector Banks	Rural	Pearson Chi-Square	10.013	10	.439
		Likelihood Ratio	8.242	10	.605
		Linear-by-Linear Association	.639	1	.424
		N of Valid Cases	162		
	Semi-urban	Pearson Chi-Square	17.021	10	.074
		Likelihood Ratio	25.848	10	.004
		Linear-by-Linear Association	5.644	1	.018
		N of Valid Cases	198		
	Urban	Pearson Chi-Square	11.440	10	.324
		Likelihood Ratio	11.102	10	.350
		Linear-by-Linear Association	.213	1	.645
		N of Valid Cases	168		
Private Sector Banks	Rural	Pearson Chi-Square	12.034	10	.283
		Likelihood Ratio	9.329	10	.501
		Linear-by-Linear Association	.324	1	.569
		N of Valid Cases	57		
	Semi-urban	Pearson Chi-Square	14.660	10	.145
		Likelihood Ratio	15.970	10	.100
		Linear-by-Linear Association	1.867	1	.172
		N of Valid Cases	57		
	Urban	Pearson Chi-Square	5.493	10	.856
		Likelihood Ratio	6.642	10	.759
		Linear-by-Linear Association	.351	1	.554
		N of Valid Cases	30		
Public and Private Sector Banks	Rural	Pearson Chi-Square	11.795	10	.299
		Likelihood Ratio	12.072	10	.280
		Linear-by-Linear Association	3.800	1	.051
		N of Valid Cases	219		
	Semi-urban	Pearson Chi-Square	23.391	10	.009
		Likelihood Ratio	32.556	10	.000
		Linear-by-Linear Association	8.107	1	.004
		N of Valid Cases	255		
	Urban	Pearson Chi-Square	13.244	10	.210
		Likelihood Ratio	12.852	10	.232
		Linear-by-Linear Association	.473	1	.491
		N of Valid Cases	198		
	Total	Pearson Chi-Square	36.002	10	.000
		Likelihood Ratio	39.898	10	.000
		Linear-by-Linear Association	11.771	1	.001
		N of Valid Cases	672		

Source: Primary Data

The table 5.73 reveals that in public sector banks, the calculated chi-square value for the level of satisfaction towards customer relationship management among different occupation of customers in rural, semi-urban and urban areas are 10.013, 17.021 and 11.440 which are significant at the 'p' values of 0.439, 0.074 and 0.324. Since the 'p' value is higher than 0.05, the null hypothesis is accepted. It is concluded that ***there is no significant relationship between the occupation of the customers of public sector banks in rural, semi-urban and urban areas and their level of satisfaction towards customer relationship management.***

The table 5.73 again reveals that in private sector banks, the calculated chi-square value for level of satisfaction towards customer relationship management among different occupation of customers in rural, semi-urban and urban areas are 12.034, 14.660 and 5.493 which is significant at the 'p' values of 0.283, 0.145 and 0.856. Since the 'p' value is higher than 0.05, the null hypothesis is accepted. It is therefore concluded that ***there is no significant relationship between the occupation of customers of private sector banks in rural, semi-urban and urban areas and their level of satisfaction towards customer relationship management.***

Further the same table reveals that in public and private sector banks in Tirunelveli district, the calculated chi square value for level of satisfaction towards customer relationship management of banks among different occupation of customers of public and private sector banks in rural and urban areas are 11.795 and 13.244 which is significant at the 'p' values of 0.299 and 0.210 respectively. Since the 'p' value is higher than 0.05, the null hypothesis is accepted. It is concluded that ***there is no significant relationship between the occupation of customers of public and private sector banks in rural and urban areas and their level of satisfaction towards customer relationship management of banks.***

The table further reveals that in public and private sector banks in Tirunelveli district, the calculated chi-square value for level of satisfaction towards customer relationship management of banks among different occupation of customers of public and private sector banks in semi-urban and total Tirunelveli district are 23.391 and 36.000 which is significant at the 'p' values of 0.009 and 0.000 respectively. Since the 'p' value is less than 0.05, the null hypothesis is rejected. It is concluded that *there is a significant relationship between the occupation of customers of public and private sector banks in semi-urban and total Tirunelveli district and their level of satisfaction towards customer relationship management of banks.*

5.9.5 Level of Satisfaction among Customers with different Monthly Income

The level of satisfaction towards customer relationship management of banks differs among customers with different monthly income. The two way table between monthly income and the level of satisfaction towards customer relationship management of banks among customers of public and private sector banks in Tirunelveli district is presented in Table 5.74.

Table 5.74

Monthly Income and Level of Satisfaction of Customers

Type of Banks	Region	Level of Satisfaction	Below ₹ 10000	₹ 10000-20000	₹ 20001-30000	₹ 30001-40000	Above ₹ 40000	Total
Public Sector Banks	Rural	Low	9(5.6)	4(2.5)	3(1.9)	3(1.9)	2(1.2)	21(13)
		Moderate	69(42.6)	32(19.8)	3(1.9)	12(7.4)	7(4.3)	123(75.9)
		High	11(6.8)	2(1.2)	4(2.5)	1(0.6)	-	18(11.1)
		Total	89(54.9)	38(23.5)	10(6.2)	16(9.9)	9(5.6)	162(100)
	Semi-urban	Low	16(8.1)	6(3)	1(0.6)	3(1.5)	2(1)	28(14.2)
		Moderate	64(32.3)	38(19.2)	7(3.5)	5(2.5)	8(4)	122(61.6)
		High	27(13.6)	7(3.5)	4(2)	6(3)	4(2)	48(24.2)
		Total	107(54)	51(25.8)	12(6.1)	14(7.1)	14(7.1)	198(100)
	Urban	Low	8(4.8)	6(3.6)	9(5.4)	3(17.9)	7(4.2)	33(19.6)
		Moderate	11(6.5)	42(25)	20(11.9)	21(12.5)	14(8.3)	108(64.3)
		High	4(2.4)	11(6.5)	4(2.4)	4(2.4)	4(2.4)	27(16.1)
		Total	23(13.7)	59(35.1)	33(19.6)	28(16.7)	25(14.9)	168(100)
	Total	Low	33(6.3)	16(3)	13(2.5)	9(1.7)	11(2.1)	82(15.5)
		Moderate	144(27.3)	112(21.2)	30(5.7)	38(7.2)	29(5.5)	353(66.9)
		High	42(7.9)	20(3.8)	12(2.3)	11(2.1)	8(1.5)	93(17.6)
		Total	219(41.5)	148(28)	55(10.4)	58(11)	48(9.1)	528(100)
Private Sector Banks	Rural	Low	1(1.7)	-	-	1(1.7)	-	2(3.5)
		Moderate	19(33.3)	11(19.3)	2(3.5)	1(1.7)	2(3.5)	35(61.4)
		High	12(21.1)	4(7)	2(3.5)	2(3.5)	-	20(35.1)
		Total	32(56.1)	15(26.3)	4(7)	4(7)	2(3.5)	57(100)
	Semi-urban	Low	1(1.7)	2(3.5)	3(5.3)	-	3(5.3)	9(15.8)
		Moderate	3(5.3)	16(28.1)	8(14)	8(14)	5(8.8)	40(70.2)
		High	1(1.7)	4(7)	3(5.3)	-	-	8(14)
		Total	5(8.8)	22(38.6)	14(24.6)	8(14)	8(14)	57(100)
	Urban	Low	-	5(16.7)	2(6.7)	-	1(3.3)	8(26.7)
		Moderate	6(20)	10(33.3)	1(3.3)	1(3.3)	2(6.7)	20(66.7)
		High	1(3.3)	1(3.3)	-	-	-	2(2.6)
		Total	7(23.3)	16(53.3)	3(10)	1(3.3)	3(10)	30(100)
	Total	Low	2(1.4)	7(4.9)	5(3.5)	1(0.7)	4(2.8)	19(13.2)
		Moderate	28(19.4)	37(25.7)	11(7.6)	10(6.9)	9(6.3)	95(66)
		High	14(9.7)	9(6.3)	5(3.5)	2(1.4)	-	30(20.8)
		Total	44(30.6)	53(36.8)	21(14.6)	13(9)	13(9)	144(100)
Public and Private Sector Banks	Total	Low	35(5.2)	23(3.4)	18(2.7)	10(1.5)	15(2.2)	101(15)
		Moderate	172(25.6)	149(22.2)	41(6.1)	48(7.1)	38(5.7)	448(66.7)
		High	56(8.3)	29(4.3)	17(2.5)	13(2)	8(1.2)	123(18.3)
		Total	263(39.1)	201(29.9)	76(11.3)	71(10.6)	61(9.1)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.74 reveals that in public sector banks in Tirunelveli district, about 144 respondents (27.3 %) earn a monthly income of below ₹ 10,000 who have moderate level of satisfaction towards customer relationship management and 42 respondents (7.9 %) earn a monthly income of below ₹ 10,000 who have high level of satisfaction towards customer relationship management of banks.

The above table clearly shows that private sector banks in Tirunelveli district, about 28 respondents (19.4 %) earn a monthly income of below ₹ 10,000 have moderate level of satisfaction towards customer relationship management and high level of satisfaction is high among the respondents earning monthly income of below ₹ 10,000 with 14 respondents (9.7 %) to their credit.

The table further reveals that out of the total 672 respondents of public and private sector banks in Tirunelveli district, about 172 respondents (25.6 %) earn a monthly income of below ₹ 10,000 got satisfaction at moderate level towards customer relationship management of banks. At the same time the high level of satisfaction is high among the respondents earning monthly income of below ₹ 10,000, with 56 respondents (8.3 %) and the low level of satisfaction is also high among the respondents earning monthly income of below ₹ 10,000 with 35 respondents (5.2 %).

Customers of different monthly income got satisfaction towards customer relationship management of banks at different level. While the customers who earn high monthly income got satisfaction towards customer relationship management of banks at a higher level, the customers who earn low monthly income are satisfied with customer relationship management of banks at low level. Hence the monthly income has definite relationship with level of satisfaction towards customer relationship

management of banks. In order to find out the significant relationship between satisfaction towards customer relationship management of banks and monthly income of the customers of public and private sector banks in Tirunelveli district, Chi-square test is used with the null hypothesis as, ***“there is no significant relationship between the level of satisfaction towards customer relationship management of banks and monthly income of the customers of public and private sector banks in Tirunelveli district”***. The result of the chi-square test for the level of satisfaction towards customer relationship management of banks and monthly income is presented in Table 5.75.

Table 5.75

Monthly Income and Level of Satisfaction (Chi-Square Test)

Type of Banks	Region	Particulars	Value	df	Asymp. Sig. (2-sided)
Public Sector Banks	Rural	Pearson Chi-Square	17.283	8	.027
		Likelihood Ratio	15.701	8	.047
		Linear-by-Linear Association	2.213	1	.137
		N of Valid Cases	162		
	Semi-urban	Pearson Chi-Square	11.432	8	.325
		Likelihood Ratio	11.573	8	.315
		Linear-by-Linear Association	.413	1	.520
		N of Valid Cases	198		
	Urban	Pearson Chi-Square	11.270	8	.187
		Likelihood Ratio	11.451	8	.177
		Linear-by-Linear Association	.089	1	.765
		N of Valid Cases	168		
Private Sector Banks	Rural	Pearson Chi-Square	9.383	8	.311
		Likelihood Ratio	7.891	8	.444
		Linear-by-Linear Association	.343	1	.558
		N of Valid Cases	57		
	Semi-urban	Pearson Chi-Square	9.316	8	.316
		Likelihood Ratio	12.029	8	.150
		Linear-by-Linear Association	2.702	1	.100
		N of Valid Cases	57		
	Urban	Pearson Chi-Square	6.279	8	.616
		Likelihood Ratio	8.242	8	.410
		Linear-by-Linear Association	1.771	1	.183
		N of Valid Cases	30		
Public and Private Sector Banks	Rural	Pearson Chi-Square	16.927	8	.031
		Likelihood Ratio	17.266	8	.027
		Linear-by-Linear Association	2.892	1	.089
		N of Valid Cases	219		
	Semi-urban	Pearson Chi-Square	9.422	8	.493
		Likelihood Ratio	9.520	8	.484
		Linear-by-Linear Association	.229	1	.632
		N of Valid Cases	255		
	Urban	Pearson Chi-Square	7.944	8	.439
		Likelihood Ratio	8.105	8	.423
		Linear-by-Linear Association	.223	1	.637
		N of Valid Cases	198		
	Total	Pearson Chi-Square	22.142	8	.014
		Likelihood Ratio	21.199	8	.020
		Linear-by-Linear Association	4.244	1	.039
		N of Valid Cases	672		

Source: Primary Data

The table 5.75 reveals that in public sector banks, the calculated chi-square value for the level of satisfaction towards customer relationship management among different monthly income of customers in rural, semi-urban and urban areas are 17.283, 11.432 and 11.270 which are significant at the 'p' values of 0.027, 0.325 and 0.187. Since the 'p' value is higher than 0.05, the null hypothesis is accepted. It is concluded that ***there is no significant relationship between the monthly income of the customers of public sector banks in rural, semi-urban and urban areas and their level of satisfaction towards customer relationship management.***

The table 5.75 again reveals that in private sector banks, the calculated chi-square value for the level of satisfaction towards customer relationship management among different monthly income of customers in rural, semi-urban and urban areas are 9.383, 9.316 and 6.279 which is significant at the 'p' values of 0.311, 0.316 and 0.616. Since the 'p' value is higher than 0.05, the null hypothesis is accepted. It is therefore concluded that ***there is no significant relationship between the monthly income of customers of private sector banks in rural, semi-urban and urban areas and their level of satisfaction towards customer relationship management.***

Further the same table reveals that in public and private sector banks in Tirunelveli district, the calculated chi square value for level of satisfaction towards customer relationship management among different monthly income of customers of public and private sector banks in semi-urban and urban areas are 9.422 and 7.944 which is significant at the 'p' values of 0.493 and 0.439 respectively. Since the 'p' value is higher than 0.05, the null hypothesis is accepted. It is concluded that ***there is no significant relationship between the monthly income of the customers of public***

and private sector banks in semi-urban and urban areas and their level of satisfaction towards customer relationship management.

The table further reveals that in public and private sector banks in Tirunelveli district, the calculated chi square value for the level of satisfaction towards customer relationship management among different monthly income of the customers of public and private sector banks in rural and total Tirunelveli district are 16.927 and 22.142 which is significant at the 'p' values of 0.031 and 0.014 respectively. Since the 'p' value is less than 0.05, the null hypothesis is rejected. It is concluded that *there is a significant relationship between the monthly income of the customers of public and private sector banks in rural and total Tirunelveli district and their level of satisfaction towards customer relationship management.*

5.9.6 Level of Satisfaction among Customers with different Areas of Residence

The level of satisfaction towards customer relationship management differs among customers with different areas of residence. The two ways Table between areas of residence and the level of satisfaction towards customer relationship management among customers of public and private sector banks in Tirunelveli district is presented in Table 5.76.

Table 5.76

Area of Residence and Level of Satisfaction of Customers

Type of Banks	Region	Level of Satisfaction	Urban	Semi-urban	Rural	Total
Public Sector Banks	Rural	Low	-	9(5.6)	12(7.4)	21(13)
		Moderate	6(3.7)	41(25.3)	76(46.9)	123(75.9)
		High	-	5(3.1)	13(8)	18(11.1)
		Total	6(3.7)	55(34)	101(62.3)	162(100)
	Semi-urban	Low	7(3.5)	18(9.1)	3(1.5)	28(14.2)
		Moderate	44(22.2)	71(35.9)	7(3.5)	122(61.6)
		High	15(7.6)	26(13.1)	7(3.5)	48(24.2)
		Total	66(33.3)	115(58.1)	17(8.6)	198(100)
	Urban	Low	31(18.5)	1(0.6)	1(0.6)	33(19.6)
		Moderate	90(53.6)	7(4.2)	11(6.5)	108(64.3)
		High	19(11.3)	2(1.2)	6(3.6)	27(16.1)
		Total	140(83.3)	10(6)	18(10.7)	168(100)
	Total	Low	38(7.2)	28(5.3)	16(3)	82(15.5)
		Moderate	140(26.5)	119(22.5)	94(17.8)	353(66.9)
		High	34(6.4)	33(6.3)	26(4.9)	93(17.6)
		Total	212(25)	180(11.5)	136(20.5)	528(100)
Private Sector Banks	Rural	Low	-	-	2(3.5)	2(3.5)
		Moderate	18(31.6)	13(22.8)	4(7)	35(61.4)
		High	10(17.5)	6(10.5)	4(7)	20(35.1)
		Total	28(49.1)	19(33.3)	10(17.5)	57(100)
	Semi-urban	Low	-	9(15.8)	-	9(15.8)
		Moderate	2(3.5)	33(57.9)	5(8.8)	40(70.2)
		High	2(3.5)	5(8.8)	1(1.7)	8(14)
		Total	4(7)	47(82.5)	6(10.5)	57(100)
	Urban	Low	1(3.3)	1(3.3)	6(20)	8(26.7)
		Moderate	3(10)	3(10)	14(46.7)	20(66.7)
		High	1(3.3)	-	1(3.3)	2(2.6)
		Total	5(16.7)	4(13.3)	21(70)	30(100)
	Total	Low	1(0.7)	10(6.9)	8(5.6)	19(13.2)
		Moderate	23(16)	49(34)	23(16)	95(66)
		High	13(9)	11(7.6)	6(4.2)	30(20.8)
		Total	37(25.7)	70(48.6)	37(25.7)	144(100)
Public and Private Sector Banks	Total	Low	39(5.8)	38(5.7)	24(3.6)	101(15)
		Moderate	163(30.9)	168(25)	117(17.4)	448(66.7)
		High	47(7)	44(6.5)	32(4.8)	123(18.3)
		Total	249(37.1)	250(37.2)	173(25.7)	672(100)

Source: Primary data

Note: Parentheses indicate percentages

The table 5.76 reveals that in public sector banks in Tirunelveli district, 140 respondents (26.5 %) residing in urban areas have moderate level of satisfaction towards customer relationship management and 6.4 per cent of the respondents are

residing in urban area have high level of satisfaction towards customer relationship management of banks.

The above table clearly shows that private sector banks in Tirunelveli district, about 49 respondents (34 per cent) residing in semi-urban area have moderate level of satisfaction towards customer relationship management and high level of satisfaction is high among the respondents who are residing in urban area with 13 respondents (9 per cent).

The table further reveals that out of the total 672 respondents of public and private sector banks in Tirunelveli district, about 168 respondents (25 %) residing in semi-urban areas got satisfaction at a moderate level towards customer relationship management. The high level of satisfaction is high among the respondents are residing in urban areas, with 47 respondents (7 %) and the low level of satisfaction is high among the respondents are residing in urban areas with 39 respondents (5.8 %).

Customers with different areas of residence got satisfaction towards customer relationship management of banks at different levels. While the customers who are residing in urban area got satisfaction towards customer relationship management of banks at a higher level, the customers who are residing in rural area got satisfaction towards customer relationship management of banks at low level. Hence the area of residence has a relationship with level of satisfaction towards customer relationship management of banks. In order to find out the significant relationship between satisfaction towards customer relationship management of banks and area of residence of customers of public and private sector banks in Tirunelveli district, Chi-square test is used with the null hypothesis as, ***“there is no significant relationship between the level of satisfaction towards customer relationship management of banks and area of residence of customers of public and private sector banks in Tirunelveli district”***. The result of the chi-square test for the level of satisfaction towards customer relationship management of banks and area of residence is presented in Table 5.77.

Table 5.77**Area of Residence and Level of Satisfaction (Chi-Square Test)**

Type of Banks	Region	Particulars	Value	Df	Asymp. Sig. (2-sided)
Public Sector Banks	Rural	Pearson Chi-Square	2.988	4	.560
		Likelihood Ratio	4.355	4	.360
		Linear-by-Linear Association	.856	1	.355
		N of Valid Cases	162		
	Semi-urban	Pearson Chi-Square	4.543	4	.337
		Likelihood Ratio	4.381	4	.357
		Linear-by-Linear Association	.034	1	.854
		N of Valid Cases	198		
	Urban	Pearson Chi-Square	6.794	4	.147
		Likelihood Ratio	6.834	4	.145
		Linear-by-Linear Association	6.433	1	.011
		N of Valid Cases	168		
Private Sector Banks	Rural	Pearson Chi-Square	10.475	4	.033
		Likelihood Ratio	8.136	4	.087
		Linear-by-Linear Association	.167	1	.683
		N of Valid Cases	57		
	Semi-urban	Pearson Chi-Square	6.397	4	.171
		Likelihood Ratio	6.525	4	.163
		Linear-by-Linear Association	2.570	1	.109
		N of Valid Cases	57		
	Urban	Pearson Chi-Square	1.905	4	.753
		Likelihood Ratio	1.722	4	.787
		Linear-by-Linear Association	.611	1	.434
		N of Valid Cases	30		
Public and Private Sector Banks	Rural	Pearson Chi-Square	1.475	4	.831
		Likelihood Ratio	1.427	4	.840
		Linear-by-Linear Association	.769	1	.381
		N of Valid Cases	219		
	Semi-urban	Pearson Chi-Square	3.799	4	.434
		Likelihood Ratio	3.625	4	.459
		Linear-by-Linear Association	1.580	1	.209
		N of Valid Cases	255		
	Urban	Pearson Chi-Square	6.893	4	.142
		Likelihood Ratio	6.456	4	.168
		Linear-by-Linear Association	6.022	1	.014
		N of Valid Cases	198		
	Total	Pearson Chi-Square	8.159	4	.086
		Likelihood Ratio	8.137	4	.087
		Linear-by-Linear Association	6.682	1	.010
		N of Valid Cases	672		

Source: Primary Data

The table 5.77 reveals that in public sector banks, the calculated chi-square value for the level of satisfaction towards customer relationship management among different area of residence of customers in rural, semi-urban and urban areas are 2.988, 4.543 and 6.794 which are significant at the 'p' values of 0.560, 0.377 and

0.147. Since the 'p' value is higher than 0.05, the null hypothesis is accepted. It is concluded *that there is no significant relationship between the area of residence of customers of public sector banks in rural, semi-urban and urban areas and their level of satisfaction towards customer relationship management.*

The table 5.77 again reveals that in private sector banks, the calculated Chi-square value for level of satisfaction towards customer relationship management among different area of residence of customers in semi-urban and urban areas are 6.397 and 1.905 which is significant at the 'p' values of 0.171 and 0.753. Since the 'p' value is higher than 0.05, the null hypothesis is accepted. It is therefore concluded that *there is no significant relationship between the area of residence of customers of private sector banks in semi-urban and urban areas and their level of satisfaction towards customer relationship management of banks.* The table further reveals that in private sector banks, the calculated chi square value for level of satisfaction towards customer relationship management among different area of residence of customers in rural area is 10.475 which is significant at the 'p' value of 0.033. Since the 'p' value is less than 0.05, the null hypothesis is rejected. It is therefore concluded that *there is a significant relationship between the area of residence of customers of private sector banks in rural area and their level of satisfaction towards customer relationship management of banks.*

Further the same table reveals that in public and private sector banks in Tirunelveli district, the calculated chi square value for level of satisfaction towards customer relationship management of banks among different area of residence of customers of public and private sector banks in rural, semi-urban, urban areas and total Tirunelveli district are 1.475, 3.799, 6.893 and 8.159 which is significant at the 'p' values of 0.831, 0.434, 0.142 and 0.086 respectively. Since the 'p' value is higher

than 0.05, the null hypothesis is accepted. It is concluded that *there is no significant relationship between the area of residence of customers of public and private sector banks in rural, semi-urban, urban areas and total Tirunelveli district and their level of satisfaction towards customer relationship management of banks.*

Therefore the third hypothesis namely, *'there is no significant relationship between level of satisfaction towards customer relationship management of banks and area of residence of customers of public and private sector banks in Tirunelveli district' is invalid.*

CHAPTER - VI

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

- 6.1 Introduction
- 6.2 Summary of findings
- 6.3 Suggestions
- 6.4 Conclusion
- 6.5 Scope for the further research

CHAPTER - VI

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

6.1 INTRODUCTION

The present research work is study on “Perception of Customers towards Customer Relationship Management Practices by Commercial Banks in Tirunelveli District”. Based on the analysis of the study the following findings and suggestions are given for the effective designing of strategy to establish and improve CRM in banking sector.

6.2 SUMMARY OF FINDINGS

6.2.1 Socio-Economic Conditions of Respondents

1. It is found that out of 528 respondents in public sector banks, 63.1 per cent of the respondents are male and the remaining 36.9 per cent of the respondents are female. It is further found that out of 144 respondents in private sector banks, 59 per cent of the respondents are male and the remaining 41 per cent of the respondents are female. The study indicates that out of 672 respondents in public and private sector banks in Tirunelveli district, 62.2 percent of the respondents are male and the remaining 37.8 per cent of the respondents are female.
2. The study found that 528 respondents of public sector banks, the majority of 41.7 per cent of the respondents are in the age group of 25 to 40 years. Further, it is found that 144 respondents of private sector banks, maximum of 32.6 per cent of the respondents are in the age group of 25 to 40 years.

It is identified that out of the total 672 respondents, maximum 46.7 per cent of the respondents are in the age group of 25 to 40 years.

3. The study shows out of that 528 respondents of public banks, 32.9 per cent of the respondents are postgraduates, it is also found that 144 respondents of private banks, 31.3 per cent of the respondents are postgraduates. The study further shows that out of 672 respondents, 32.6 per cent of the respondents are post graduates and 23.7 per cent of the respondents are educated up to school level.
4. It is found that out of 528 respondents in public sector banks, the significant majority (37.5 %) of the respondents are private employees and the next majority (16.7%) of the respondents are government employees. The study exhibits that out of 144 respondents in private sector banks, the significant majority (49.3 %) of the respondents are private employees and the next majority (15.3 %) of the respondents are government employees. The study further shows that out of the total 672 respondents in public and private sector banks in Tirunelveli district, 40 percent of the respondents are private employees, and 16.4 per cent of the respondents are government employees.
5. It is found that in public sector banks, the majority of 41.5 per cent of the respondents have the monthly income of below ₹ 10,000 and about 28 per cent of the respondents have the monthly income of ₹ 10,000 to 20,000. It is further found that in private sector banks, the majority of 36.8 per cent of the respondents have the monthly income of ₹ 10,000 to 20,000 and the next majority of 30.6 per cent of the respondents have the monthly income of below

₹ 10,000. The study further shows that 672 respondents are identified, out of which 39.1 per cent of the respondents have the monthly income of below ₹ 10,000 and 29.9 per cent of the respondents have the monthly income of ₹ 10,000 to 20,000.

6. It is found that out of 528 respondents in public sector banks, 40.1 per cent of the respondents are residing in urban areas, and 34.1 per cent of the respondents are residing in semi-urban areas. It is further found that out of 144 respondents in private sector banks, 48.6 per cent of the respondents are residing in semi-urban area, and 25.7 per cent of the respondents are residing in rural area. The study further found that out of 672 respondents, significant portion (37.2 %) of the respondents are residing in semi-urban area, and 37.1 per cent of the respondents are residing in urban areas.

6.2.2 Banking Transactions

7. It is found that in public sector banks, the majority (69.9 %) of the respondents have savings account and the next majority (14.4 %) of the respondents have fixed deposit account. Most of the respondents of public sector banks in rural areas have a savings account. The study reveals that in private sector banks, the majority (66.7 %) of the respondents have savings account and the next majority (13.9 %) of the respondents have a current account. The study depicts that out of 672 respondents, the majority (69.2 %) of the respondents have a savings account, and 13.7 per cent of the respondents have fixed deposit account.
8. It is found that out of 528 respondents of public sector banks, the majority of 40.5 per cent of the respondents prefers to have an account in a bank for better

customer services and the next majority of 26.3 per cent of the respondents prefer account for minimum service charges. The study indicates that out of 144 respondents of private sector banks, the majority of 45.8 per cent of the respondents prefers to have an account in a bank for better customer services and the next majority of 22.2 per cent of the respondents prefers for minimum service charges. It is identified that out of 672 respondents of public and private sector banks, 41.7 per cent of the respondents prefer to have an account in a bank for better customer services, and 25.4 per cent of the respondents prefer account for minimum service charges.

9. The study shows that among the customers of public sector banks, the majority of 27.1 per cent of the respondents have operated the account for 5 to 10 years and about 22 per cent of the respondents have operated the account for 1 to 3 years. The study reveals that among the customers of private sector banks, maximum of 27.1 per cent of the respondents have operated the account for 3 to 5 years and the next majority of 22.9 per cent of the respondents have operated the account for 5 to 10 years. The study further shows that out of the total 672 respondents, the majority of 26.2 per cent of the respondents have operated the account for 5 to 10 years and next majority of 22.9 per cent of the respondents have operated the account for 3 to 5 years.
10. It is found that out of 528 respondents in public sector banks, 28.6 per cent of the respondents have a balance of above ₹ 20,000 and about 24.1 per cent of the respondents have a balance of ₹ 15,001 to 20,000. The study indicates that out of 144 respondents in private sector banks, 26.4 per cent of the respondents have a balance of ₹ 10,001 to 15,000 and about 25 per cent of the respondents have a balance of ₹ 15,001 to 20,000. It is identified that out of

672 respondents, the majority of 26.5 per cent of the respondents have a balance of above ₹ 20,000 and next majority of 24.3 per cent of the respondents have a balance of ₹ 15,001 to 20,000.

11. The study shows that in public sector banks, the majority (31.8%) of the respondents have opened the account for saving money and the next majority (28 %) of the respondents have opened the account for safekeeping. It is found that in private sector banks, the majority (25%) of the respondents have opened the account for safe keeping and the next majority (23.6%) of the respondents have opened the account for saving money. The study reveals that out of the total 672 respondents, the majority of 30.1 per cent of the respondents have opened the account for saving money and the next the majority of 27.4 per cent of the respondents have opened the account for safekeeping.
12. The study reveals that out of the total 528 respondents of public sector banks, the majority of 23.9 per cent of the respondents have faced the problem of too many enquiries on personal data and the next majority of 22.2 per cent of the respondents have faced the problem of inordinate delay. The study indicates that out of the total 144 respondents of private sector banks, the majority of 30.6 per cent of the respondents have faced the problem of cumbersome banking procedures and the next majority of 21.5 per cent of the respondents have faced the problem of high opening balance. The study further reveals that out of the total 672 respondents, the majority of 21.9 per cent of the respondents have faced the problem of cumbersome banking procedures and the next majority of 20.5 per cent of the respondents have faced the problem of inordinate delay.

13. It is found that in public sector banks, the majority (29.2%) of the respondents are provided with withdrawal slip and the next majority (28.9%) of the respondents are provided with ATM card services. It is identified that in private sector banks, the majority (34.7 %) of the respondents are provided with cheque book and the next majority (23.6 %) of the respondents are provided with ATM card services. The study shows that out of 672 respondents of public and private sector banks, the majority of 27.8 per cent of the respondents are provided with ATM card and the next majority of 25.4 per cent of the respondents are provided with withdrawal slip.
14. The study shows that in public sector banks, the majority (32.4 %) of the respondents' monthly average deposit is ₹ 2,000 to 5,000 and the next majority (28.8 %) of the respondents' monthly average deposit is ₹ 5,000 to 10,000. The study reveals that in private sector banks, the majority (36.1 %) of the respondents' monthly average deposit is ₹ 5,000 to 10,000 and the next majority (21.5 %) of the respondents' monthly average deposit is ₹ 2,000 to 5,000. The study further shows that out of 672 respondents, the majority of 30.4 per cent of the respondents' monthly deposit is ₹ 5,000 to 10,000 and the next majority of 30.1 per cent of the respondents' monthly deposit is ₹ 2,000 to 5,000.
15. It is found that in public sector banks, 55.1 per cent of the respondents deposit money for their savings by cash, and 35.6 per cent of the respondents deposit money for their savings by cheque. The study further shows that in private sector banks, 67.4 per cent of the respondents deposit money for their savings by cash, and 22.2 per cent of the respondents deposit money for their savings

by cheque. It is identified that out of 672 respondents, 57.7 per cent of the respondents deposit money for their savings by cash, and 32.7 per cent of the respondents deposit money for their savings by cheque.

16. It is found that in public sector banks, the majority (47.2 %) of the respondents' monthly withdrawal is more than ₹ 3,000 and the next majority (25 %) of the respondents' monthly withdrawal is ₹ 2,000 to 3,000. It is identified that in private sector banks, the majority (33.3 %) of the respondents' monthly withdrawal is ₹ 1,000 to 2,000 and the next majority (31.3 %) of the respondents' monthly withdrawal is ₹ 2,000 to 3,000. It is observed that out of 672 respondents, 42.9 per cent of the respondents' monthly withdrawal is more than ₹.3,000, and 26.3 per cent of the respondents' monthly withdrawal is ₹ 2,000 to 3,000.
17. It is found that in public sector banks, the majority (40 %) of the respondents deposit cash monthly and the next majority (22.2 %) of the respondents deposit cash at any time. The study reveals that in private sector banks, the majority (42.4 %) of the respondents deposit cash fortnightly and the next majority (29.2 %) of the respondents deposit cash monthly. The study further shows that out of 672 respondents, 37.6 per cent of the respondents deposit cash monthly, and 24.7 per cent of the respondents deposit cash fortnightly.
18. It is identified that out of 528 respondents in public sector banks in Tirunelveli district, the majority of 36 per cent of the respondents withdraw cash monthly and the next majority of 15.5 per cent of the respondents withdraw cash very often. It is observed that out of 144 respondents in private sector banks in Tirunelveli district, most (22.2 per cent) of the respondents withdraw cash

weekly and next most (21.5 per cent) of the respondents withdraw cash monthly. It is further observed that out of 672 respondents in public and private sector banks in Tirunelveli district, maximum of 32.9 per cent of the respondents withdraw cash monthly and next maximum of 15.6 per cent of the respondents withdraw cash weekly.

19. It is found that in public sector banks, 77.7 per cent of the respondents have ATM facility in the locality and the remaining 22.3 per cent of the respondents do not have ATM facility in the locality. It is identified that in private sector banks, 79.2 per cent of the respondents have ATM facility in the locality and the remaining 20.8 per cent of the respondents do not have ATM facility in the locality. It is observed that out of 672 respondents in this study area, 78 per cent of the respondents have ATM facility in the locality and the remaining 22 per cent of the respondents do not have ATM facility in the locality.
20. It is found that out of 528 respondents in public sector banks, the majority of 29 per cent of the respondents have reported that two banks provide ATM services in the area and the next majority of 23.5 per cent of the respondents have reported that three banks provide ATM services in the area. It is identified that out of 144 respondents in private sector banks, 31.3 per cent of the respondents have reported that only one bank provides ATM services in the area and 30.5 per cent of the respondents have reported that two banks provide ATM services in the area. The study shows that out of 672 respondents, maximum of 29.3 per cent of the respondents have reported that two banks provide ATM services in the area and next maximum of

23.4 per cent of the respondents have reported that only one bank provides ATM services in the area.

21. The study indicates that out of the total 528 respondents in public sector banks, the majority of 40 per cent of the respondents most frequently use the ATM services and the next majority of 20.5 per cent of the respondents weekly use the ATM services. The study further indicates that out of the total 144 respondents in private sector banks, maximum of 25 per cent of the respondents most frequently use the ATM services, another 25 per cent of the respondents rarely use the ATM services, and 18.8 per cent of the respondents daily use the ATM services. It is observed that out of the total 672 respondents, the majority of 36.8 per cent of the respondents most frequently use the ATM services and the next majority of 19.2 per cent of the respondents weekly use the ATM services.
22. It is observed that out of the total 528 respondents in public sector banks, 40.5 per cent of the respondents have loan account and the remaining 59.5 per cent of the respondents do not have loan account. It is further observed that out of the total 144 respondents in private sector banks, 37.5 per cent of the respondents have loan account and 62.5 per cent of the respondents do not have loan account. It is identified that out of the total 672 respondents of public and private sector banks in Tirunelveli district, only 39.9 per cent of the respondents have loan account and the remaining 60.1 per cent of the respondents do not have loan account.
23. It is found that out of the total 528 respondents in public sector banks in this study area, the majority of 25.9 per cent of the respondents are motivated by

bank officials to borrow money from the bank and the next majority of 25.6 per cent of the respondents are motivated by self. It is observed that out of the total 144 respondents in private sector banks in this study area, the maximum of 32.6 per cent of the respondents are motivated by self and the next maximum of 26.4 per cent of the respondents are motivated by bank officials to borrow money from the bank. It is identified that out of the total 672 respondents in public and private sector banks in this study area, the majority of 27.1 per cent of the respondents are motivated by self and the next majority of 26 per cent of the respondents are motivated by bank officials to borrow money from the bank.

24. It is found that out of the total 528 respondents of public sector banks in this study area, the majority of 17.2 per cent of the respondents have faced the problem of long period to sanction loan and the next majority of 16.8 per cent of the respondents have faced the problem of high rate of interest. It is identified that out of the total 144 respondents of private sector banks in this study area, the maximum of 29.9 per cent of the respondents have faced the problem of long period to sanction loan in availing loan from the bank and 22.2 per cent of the respondents have faced the problem of demanding more security documents in availing loan from the bank. It is observed that out of the total 672 respondents of public and private sector banks in this study area, the majority of 19.9 per cent of the respondents have faced the problem of long period to sanction loan and the next majority of 17.9 per cent of the respondents have faced the problem of high rate of interest.
25. It is identified that out of the total 528 respondents in public sector banks in this study area, the majority of 24.4 per cent of the respondents borrow loan

for 3 to 5 years and the next majority of 24.1 per cent of the respondents borrow loan for below one year. It is observed that out of the total 144 respondents in private sector banks in this study area, the majority of 25 per cent of the respondents borrow loan for below one year and the next majority of 23.6 per cent of the respondents borrow loan for 2 to 3 years. The study further indicates that out of the total 672 respondents in public and private sector banks in this study area, the majority of 24.3 per cent of the respondents borrow loan for below one year and the next majority of 24.1 per cent of the respondents borrow loan for 3 to 5 years.

26. It is identified that out of the total 528 respondents in public sector banks, 50.2 per cent of the respondents have only one loan account, 30.1 per cent of the respondents have two loan accounts, and 14.4 per cent of the respondents have three loan accounts. It is further identified that out of the total 144 respondents in private sector banks, 54.9 per cent of the respondents have only one loan account, and 24.3 per cent of the respondents have two loan accounts. It is observed that out of the total 672 respondents of public and private sector banks in this study area, 51.2 per cent of the respondents have only one loan account, and 28.9 per cent of the respondents have two loan accounts.
27. It is identified that out of the total 528 respondents in public sector banks in this study area, the majority of 40 per cent of the respondents know about the borrowing through bank officials and the next majority of 23.9 per cent of the respondents know about the borrowing through NGOs. It is found that out of the total 144 respondents in private sector banks in this study area, the majority of 40.3 per cent of the respondents know about the borrowing

through bank officials and the next majority of 26.4 per cent of the respondents know about the borrowing through NGOs. It is observed that out of the total 672 respondents in public and private sector banks in this study area, the majority of 40 per cent of the respondents know about borrowing through bank officials and the next majority of 24.4 per cent of the respondents know about borrowing through NGOs.

28. It is found that out of the total 528 respondents in public sector banks, the majority of 33.1 per cent of the respondents get the loan of ₹ 25,000 to 50,000 and the next majority of 23.5 per cent of the respondents borrow the loan of ₹ 50,000 to 100,000. It is identified that out of the total 144 respondents in private sector banks, the majority of 36.8 per cent of the respondents get the loan of below ₹ 25,000 and the next majority of 24.3 per cent of the respondents borrow the loan of ₹ 25,000 to 50,000. It is observed that out of the total 672 respondents of public and private sector banks, the majority of 31.3 per cent of the respondents get the loan of ₹ 25,000 to 50,000 and the next majority of 26.2 per cent of the respondents borrow the loan of below ₹ 25,000.

29. It is observed that out of the total 528 respondents of public sector banks, 40.3 per cent of the respondents repay the loan within 1 to 3 years, 23.1 per cent of the respondents repay the loan within 6 to 10 years, 22.9 per cent of the respondents repay the loan within 3 to 6 years and 13.6 per cent of the respondents have taken more than 10 years to repay. It is further observed that out of the total 144 respondents in private sector banks, 43.1 per cent of the respondents repay the loan within 1 to 3 years, 31.9 per cent of the

respondents repay the loan within 3 to 6 years, 15.3 per cent of the respondents repay the loan within 6 to 10 years, and 9.7 per cent of the respondents have taken more than 10 years to repay. The study shows that out of the total 672 respondents in public and private sector banks, 40.9 per cent of the respondents repay the loan within 1 to 3 years, 24.9 per cent of the respondents repay the loan within 3 to 6 years, 21.4 per cent of the respondents repay the loan within 6 to 10 years and 12.8 per cent of the respondents have taken more than 10 years to repay.

30. It is found that out of the total 528 respondents in public sector banks, the significant majority (23.9 %) of the respondents visit the bank once in a week and the next majority (18.9 %) of the respondents visit the bank twice in a week. It is further found that out of the total 144 respondents in private sector banks, the significant majority (22.2 %) of the respondents visit the bank once in a month and the next majority (16.7 %) of the respondents visit the bank once in a week. It is observed that out of the total 672 respondents, the significant majority (22.3 %) of the respondents visit the bank once in a week and the next majority (17.7 %) of the respondents visit the bank twice in a week.
31. It is found that out of the total 528 respondents in public sector banks, the majority of 37.1 per cent of the respondents visit the banks for withdrawal, and about 25.4 per cent of the respondents visit the banks for deposits. The study reveals that out of the total 144 respondents in private sector banks, the majority of 45.1 per cent of the respondents visit the banks for withdrawal and the next majority of 33.3 per cent of the respondents visit the banks for deposits. It is observed that out of the total 672 respondents in public and

private sector banks, the majority of 38.8 per cent of the respondents visit the banks for withdrawal and the next majority of 20.8 per cent of the respondents visit the banks for deposits.

32. It is identified that out of the total 528 respondents in public sector banks, 49.8 per cent of the respondents are aware of customer relationship management and the remaining 50.2 per cent of the respondents are not aware of customer relationship management. It is found that out of the total 144 respondents in private sector banks, 47.9 per cent of the respondents are aware of customer relationship management and the remaining 52.1 per cent of the respondents are not aware of customer relationship management. The study exhibits that out of the total 672 respondents in public and private sector banks, 49.4 per cent of the respondents are aware of customer relationship management and the remaining 50.6 per cent of the respondents are not aware of customer relationship management.
33. It is found that out of the total 528 respondents in public sector banks, 50.9 per cent of the respondents have experienced in getting season's greetings, 35.6 per cent of the respondents have experienced in attending meetings once in six months and 13.4 per cent of the respondents have experienced in getting birthday wishes. It is further found that out of the total 144 respondents in private sector banks, 47.2 per cent of the respondents have experienced in getting season's greetings, 32.7 per cent of the respondents have experienced in attending meetings once in six months and 20.1 per cent of the respondents have experienced in getting birthday wishes. It is identified that out of the total 672 respondents in public and private sector banks, 50.1 per cent of the respondents have experienced in getting season's

greetings, 35 per cent of the respondents have experienced in attending meetings once in six months and 14.9 per cent of the respondents have experienced in getting birthday wishes.

34. It is found that out of the total 528 respondents in public sector banks, the majority of 22.5 per cent of the respondents have replied most of the time banks practice customer relationship management and the next majority of 21.6 per cent of the respondents have replied not at all banks practice customer relationship management. The study further indicates that out of the total 144 respondents in private sector banks, the majority of 33.3 per cent of the respondents have replied all the time banks practice customer relationship management, another 33.3 per cent of the respondents have replied most of the time banks practice customer relationship management. The study shows that out of the total 672 respondents in public and private sector banks, the majority of 24.9 per cent of the respondents have replied most of the time banks practice customer relationship management and 23.2 per cent of the respondents have replied all the time banks practice customer relationship management.

35. It is observed that out of the total 528 respondents in public sector banks, the majority of 33.3 per cent of the respondents strongly agree that customer relationship management leads to customer loyalty and the next majority of 26.5 per cent of the respondents agree that customer relationship management leads to customer loyalty. It is further observed that out of the total 144 respondents in private sector banks, the majority of 38.9 per cent of the respondents agree that customer relationship management leads to customer loyalty and the next majority of 34.7 per cent of the respondents strongly agree

that customer relationship management leads to customer loyalty. The study shows that out of the total 672 respondents in public and private sector banks, the majority of 33.6 per cent of the respondents strongly agree that customer relationship management leads to customer loyalty and the next majority of 29.2 per cent of the respondents agree that customer relationship management leads to customer loyalty.

36. It is found that out of the total 528 respondents of public sector banks in Tirunelveli district, the majority of 27.1 per cent of the respondents agree that banks provide excellent service delivery and the next majority of 23.1 per cent of the respondents disagree that banks provide excellent service delivery. It is further found that out of the total 144 respondents in private sector banks in Tirunelveli district, the majority of 37.5 per cent of the respondents strongly agree that banks provide excellent service delivery and the next majority of 26.4 per cent of the respondents agree that banks provide excellent service delivery. The study further shows that out of the total 672 respondents of public and private sector banks in Tirunelveli district, the majority of 26.9 per cent of the respondents agree that banks provide excellent service delivery and the next majority of 25.7 per cent of the respondents strongly agree that banks provide excellent service delivery.
37. It is found that in public sector banks, the majority of 25.9 per cent of the respondents disagree that banks give quick response to complaints and the next majority of 23.7 per cent of the respondents agree that banks give quick response to complaints. The study reveals that in private sector banks, the majority of 37.5 per cent of the respondents strongly agree that the bank gives quick response to complaints and the next majority of 24.3 per cent of

the respondents agree that the bank gives quick response to complaints. It is identified that out of the total 672 respondents of public and private sector banks in Tirunelveli district, the majority of 23.8 per cent of the respondents agree that bank gives quick response to complaints and the next majority of 22.9 per cent of the respondents strongly agree that bank gives quick response to complaints.

6.2.3 Findings of Ranking Analysis

38. It is found that among the customers of public banks in Tirunelveli district, the rural customers had given the first rank to the rate of interest, the semi-urban customers had given the first rank to the rate of interest and the urban customers had given the first rank to quick processing.
39. It is observed that among the customers of public banks in Tirunelveli district, the rural customers had given the first rank to flexibility in service, the semi-urban customers had given the first rank to banks' image and the urban customers had given the first rank to advance facilities.
40. It is identified that among the customers of public banks in Tirunelveli district, the rural customers had given the first rank to affordable commission, the semi-urban customers had given the first rank to fully computerized and also the urban customers had given the first rank to fully computerized.
41. It is found that among the customers of private banks in Tirunelveli district, the rural customers had given the first rank to quick processing, the semi-urban customers had given the first rank to quick processing and the urban customers had given the first rank to quick processing.

42. It is identified that among the customers of private banks in Tirunelveli district, the rural customers had given the first rank to flexibility in service, the semi-urban customers had given the first rank to customer service and the urban customers had given the first rank to advance facilities.
43. It is observed that among the customers of private banks in Tirunelveli district, the rural customers had given the first rank to better service, the semi-urban customers had given the first rank to fully computerized and also the urban customers had given the first rank to fully computerized.

6.2.4 Perception about Customer Relationship Management among Different Socio Economic Conditions of Customers

44. Gender wise there is no significant difference in perception about customer relationship management among customers of public banks and private banks in rural, urban and semi-urban areas in Tirunelveli district.
45. It is found that there is no significant difference in perception about customer relationship management among different age group of customers of public banks and private banks in rural, urban and semi-urban areas in Tirunelveli district. Agewise there is a significant difference in perception about customer relationship management among customers of public and private banks in semi-urban area in Tirunelveli district.
46. It is identified that there is no significant difference in perception about customer relationship management among different educational qualification of customers of public banks, private banks and public and private banks in rural, semi-urban and urban areas in Tirunelveli district. It is found that there

is a significant difference in perception about customer relationship management among different educational qualification of customers of public and private banks in Tirunelveli district.

47. It is observed that there is no significant difference in perception about customer relationship management among different occupation of the customers of public and private banks in rural, semi-urban and urban areas in Tirunelveli district. Occupationwise there is a significant difference in perception about customer relationship management among customers of public and private banks in semi-urban area in Tirunelveli district.
48. It is found that there is no significant difference in perception about customer relationship management among different monthly income of the customers of public and private banks in rural, semi-urban and urban areas in Tirunelveli district. Monthly incomewise there is a significant difference in perception about customer relationship management among customers of public and private banks in semi-urban area in Tirunelveli district.
49. It is found that there is no significant difference in perception about customer relationship management among different area of residence of customers of public banks and private banks in rural, semi-urban and urban areas in Tirunelveli district. Area of residence there is a significant difference in perception about customer relationship management among customers of public and private banks in semi-urban area in Tirunelveli district. Therefore, the first hypothesis namely, 'There is no significant difference in perception about customer relationship management among the different

customers of public and private sector banks in rural and urban areas in Tirunelveli district' is valid.

6.2.5 Customer Relationship Management Practices among Different Socio Economic Conditions of Customers

50. Gender-wise there is no significant difference in customer relationship management practices among customers of public and private banks in rural, semi-urban and urban areas in Tirunelveli district.
51. It is identified that there is no significant difference in customer relationship management practices among different age group of customers of public banks and private banks in rural, semi-urban and urban areas in Tirunelveli district. Agewise there is a significant difference in customer relationship management practices among customers of public and private banks in semi-urban area in Tirunelveli district.
52. It is identified that there is no significant difference in customer relationship management practices among different educational qualification of customers of public and private banks in rural, semi-urban and urban areas in Tirunelveli district.
53. It is observed that there is a significant difference in customer relationship management practices among different occupation of the customers of public banks and private banks in semi-urban and urban areas in Tirunelveli district.
54. It is found that there is no significant difference in customer relationship management practices among different monthly income of the customers of public banks and private banks in rural, semi-urban and urban areas in

Tirunelveli district. Monthly income-wise there is a significant difference in customer relationship management practices among customers of public and private banks in semi-urban area in Tirunelveli district.

55. It has identified that area of residence-wise there is a significant difference in customer relationship management practices among different area of residence of the customers of public and private banks in semi-urban area in Tirunelveli district. Therefore the second hypothesis entitled, 'There is no significant difference in customer relationship management practices among different socio-economic conditions of the customers of public and private banks in rural and urban areas in Tirunelveli district' is invalid.

6.2.6 Satisfaction among Different Socio Economic Background of Customers

56. Out of 528 respondents of public sector banks in Tirunelveli district, 353 respondents (66.9 %) are moderately satisfied, and 93 respondents (17.6 %) are in the high satisfaction level over the customer relationship management of banks. Out of 144 respondents of private sector banks in Tirunelveli district, 95 respondents (66 %) are moderately satisfied, and 30 respondents (20.8 %) are satisfied at high level over the customer relationship management of banks. It is identified out of the total respondents, 448 (66.7 %) respondents are moderately satisfied, 123 respondents (18.3 %) are satisfied at high level and the remaining 101 respondents (15 %) are satisfied at low level over the customer relationship management of banks.
57. The study shows that public sector banks in Tirunelveli district, a majority of 57 male respondents (10.8 %) have high level of satisfaction towards customer relationship management and in private sector banks, 71 respondents

(10.6 %) male have high level of satisfaction towards customer relationship management. It shows that the level of satisfaction among the male respondents in private sector banks is high when compared with public sector banks in Tirunelveli district. The study further shows that out of the total 672 respondents, 278 respondents (41.4 %) are male who have moderate level of satisfaction towards customer relationship management; 170 respondents (25.3 %) are female who have moderate level of satisfaction towards customer relationship management; 71 respondents (10.6 %) are male and they have high level of satisfaction towards customer relationship management; 69 respondents (10.3 %) are male who have low level of satisfaction towards customer relationship management and 32 respondents (4.8 %) are female who have high level of satisfaction towards customer relationship management. It is observed that the majority of the male respondents have a high level of satisfaction towards customer relationship management.

58. The study reveals that in public sector banks in Tirunelveli district, a majority of 145 respondents (27.5 %) are in the age group of 25 to 40 years and they have moderate level of satisfaction towards customer relationship management and 43 respondents (8.1 %) in the age group of 25 to 40 years have a high level of satisfaction towards customer relationship management. It is found that in private sector banks in Tirunelveli district, a majority of 33 respondents (22.9 %) are in the age group of 25 to 40 years and they have moderate level of satisfaction towards customer relationship management and high level of satisfaction is high among the respondents of above 60 years of age, they have 8.3 per cent. The study further reveals that out of the total 672 respondents in Tirunelveli district, 178 respondents (26.5 %) are in the age group of

25 to 40 years who have moderate level of satisfaction towards customer relationship management; at the next level 108 respondents (16.1 %) in the age group below 25 years have moderate level of satisfaction towards customer relationship management; at the third level 49 respondents (7.3 %) are in the age group of 25 to 40 years who have a high level of satisfaction towards customer relationship management.

59. It is observed that public sector banks in Tirunelveli district, a majority of 120 respondents (22.7 %) of post graduates have moderate level of satisfaction towards customer relationship management and 31 respondents (5.9 %) of professional courses have a high level of satisfaction towards customer relationship management of banks. It is found that in private sector banks in Tirunelveli district, a majority of 31 respondents (21.5 %) of post graduates have a moderate level of satisfaction towards customer relationship management and high level of satisfaction is low among the respondents of undergraduates who are only 4 respondents (2.8 %). It is identified that out of the total 672 respondents of public and private sector banks in Tirunelveli district, about 151 respondents (22.5 %) are post graduates who got moderate level of satisfaction towards customer relationship management; high level of satisfaction is found among 42 respondents (6.2 %) who have completed professional courses and low level of satisfaction is found among 30 respondents (4.5 %) who have school level education towards the customer relationship management of banks.
60. It is found that public sector banks in Tirunelveli district, 135 respondents (25.6 %) of private employees have moderate level of satisfaction towards customer relationship management and 37 respondents (7 %) of private

employees have a high level of satisfaction towards customer relationship management of banks. The study shows that private sector banks in Tirunelveli district, about 49 respondents (34 %) of private employees have moderate level of satisfaction towards customer relationship management of banks and high level of satisfaction is high among the respondents of private employees and there are 15 respondents (10.4 %) only. The study further reveals that out of the total 672 respondents of public and private sector banks in Tirunelveli district, 184 respondents (27.4 %) are private employees who got moderate level towards customer relationship management of banks, the high level of satisfaction is high among the respondents of private employees with (7.7 %) and the low level of satisfaction is also high among the private employees with (4.9 %).

61. It is observed that in public sector banks in Tirunelveli district, about 144 respondents (27.3 %) earn a monthly income of below ₹ 10,000 who have moderate level of satisfaction towards customer relationship management and 42 respondents (7.9 %) earn a monthly income of below ₹ 10,000 who have a high level of satisfaction towards customer relationship management of banks. It is observed that private sector banks in Tirunelveli district, about 28 respondents (19.4 %) earn a monthly income of below ₹ 10,000 have moderate level of satisfaction towards customer relationship management and high level of satisfaction is high among the respondents earning a monthly income of below ₹ 10,000 with 14 respondents (9.7 %) to their credit. The study further reveals that out of the total 672 respondents of public and private sector banks in Tirunelveli district, about 172 respondents (25.6 %) earn a monthly income of below ₹ 10,000 got satisfaction at a moderate level

towards customer relationship management of banks. At the same time the high level of satisfaction is high among the respondents earning a monthly income of below ₹ 10,000, with 56 respondents (8.3 %) and the low level of satisfaction is also high among the respondents earning a monthly income of below ₹ 10,000 with 35 respondents (5.2 %).

62. It is found that in public sector banks in Tirunelveli district, 140 respondents (26.5 %) residing in urban areas have moderate level of satisfaction towards customer relationship management and 6.4 per cent of the respondents are residing in urban area have high level of satisfaction towards customer relationship management of banks. It is further found that private sector banks in Tirunelveli district, about 49 respondents (34 per cent) residing in semi-urban area have moderate level of satisfaction towards customer relationship management and high level of satisfaction is high among the respondents who are residing in urban area with 13 respondents (9 per cent). It is observed that out of the total 672 respondents of public and private sector banks in Tirunelveli district, about 168 respondents (25 %) residing in semi-urban areas got satisfaction at moderate level towards customer relationship management. The high level of satisfaction is high among the respondents are residing in urban areas, with 47 respondents (7 %) and the low level of satisfaction is high among the respondents are residing in urban areas with 39 respondents (5.8 %).

6.2.7 Satisfaction among Different Socio Economic Background of Customers- Chi-Square Test

63. It is identified that there is no significant relationship between the gender groups of customers of public and private banks in rural, semi-urban and urban areas and their level of satisfaction towards customer relationship management of banks.
64. It is observed that there is no significant relationship between the age groups of customers of public and private banks in rural, semi-urban and urban areas and their level of satisfaction towards customer relationship management.
65. It is identified that there is no significant relationship between the educational qualification of customers of public and private banks in rural, semi-urban and urban areas and their level of satisfaction towards customer relationship management.
66. It is found that there is no significant relationship between the occupation of the customers of public banks and private banks in rural and urban areas and their level of satisfaction towards customer relationship management. It is further found that there is a significant relationship between the occupation of the customers of public and private banks in semi-urban area and total Tirunelveli district and their level of satisfaction towards the customer relationship management of banks.
67. It is found that there is no significant relationship between the monthly income of the customers of public and private banks in semi-urban and urban areas and their level of satisfaction towards customer relationship management.

Monthly income wise there is a significant relationship between the monthly income of the customers of public banks in rural areas and their level of satisfaction towards customer relationship management.

68. It is identified that there is a significant relationship between the area of residence of customers of private banks in rural areas and their level of satisfaction towards customer relationship management. Therefore, the third hypothesis namely, 'There is no significant relationship between the level of satisfaction towards customer relationship management and socio-economic conditions of the customers of public and private banks in rural and urban areas in Tirunelveli district is invalid'.

6.3 SUGGESTIONS

The present study has made an attempt to analyze the customers opinion about CRM practices in their respective bank and they are summarized through suggestions as follows.

1. It is suggested that public and private banks should concentrate on the CRM practices and help customers in the rural and urban areas.
2. It is suggested that data gathered from the customers and should be given proper value. Further, it should be properly utilized for further process.
3. It is suggested that customers should be educated through advertising campaigns, seminars, audio and video programmes regarding the information about how the banking sector is performing in foreign countries and their effectiveness.

4. It is suggested that the consumers in the age group 50 and above should be motivated for banking and make a separate arrangement for them at counters.
5. It is suggested that irrespective of the income, the consumers should be convinced for banking with more facilities.
6. It is suggested that the stakeholder like Government, bank, society and NGO's should actively involve in promoting the customers towards banking sector.
7. The banks should design the advertising campaign by highlighting the customers' opinion on banking experience as environmental friendly, faithful, and reasonable cost in the other customers who are not aware of the banking facilities.
8. It is suggested that much more importance is to be given for handling online transactions. Employees should be encouraged to use of mobile commerce and mobile banking services.
9. It is suggested that proper training should be given to the employees regarding behavioral patterns of banks before starting their actual work.
10. CRM promotes customer awareness, CRM should be implemented in the banking sector and CRM have emerged as an important factors that are necessarily required for CRM in banking sector.
11. Customers also have responded positively towards creating all round friendly environment, CRM attracts new customers and it helps to build customer loyalty and these are major factors, though it is suggested that

bank should understand the factor and the attitude of the customers towards effective CRM in banking sector.

12. The customers should be encouraged by the way of rewards, prizes for using more and more banking facilities.
13. It is suggested that banks should operate CRM practices in rural areas of banking also because there are favorable attitude of customers for the development.
14. It is suggested that bank should understand Employee Relationship Management first before customer relationship management.
15. The CRM benefits in the banking sector should be highlighted by the banks in their advertising campaign to spread awareness and persuade the customers of the remote villages.
16. It is suggested that banks should maintain an atmosphere which permit the customer to continue with the existing bank.
17. The bank should improve the service quality for retention of existing customers that will attract the other customers too.
18. It is suggested that the benefits should be increased with regard to customers and bank should develop more benefits for the customers.
19. It is suggested that age, educational qualification and monthly income had become a significant demographic factor in influencing the awareness level of the consumers' satisfaction towards the banking sector and the bank should take note of these and make a marketing strategy for future growth.

6.4 CONCLUSION

In this day and age, customers enjoy complete luxury in terms of customized technical solutions and banks use the same to cement long-term, mutually-beneficial relationships. For a bank to succeed in adopting a CRM philosophy of doing business, bank management must first understand CRM as a holistic concept that involves multiple, interlocking disciplines, including market knowledge, strategic planning, business process improvement, product design and pricing analysis, technology implementation, human resources management, customer retention, and sales management and training.

The bank's ability to identify customer needs, segment customers and build accurate customer profiles, all depend on how effectively it collects, manages and uses customer data. Banks need to realize which type of information they need, harvest it carefully, store it safely, keep it updated and use it proactively to cross- sell, improve customer experience and deepen relationships.

The study reveals that the most of the customers are considering that productive benefit of CRM in banking sector, even of different selected bank customers also agree the same. The majority of customers are of the opinion that they are satisfied with the existing level of performance and services of their banks. So it is concluded that there is need of CRM in banking sector for attracting new customers, creating customer loyalty, retention of existing customer, making good relationship.

It clearly indicates that CRM ensures basic and key facilities and services and provides guidance to customers. The study has concluded that CRM promotes customer awareness, CRM should be implemented in the banking sector to help

customers. It is also concluded that CRM creates all round friendly environment, CRM attract new customers and CRM helps to build customer loyalty. The study concluded the positive attitude of the customers towards CRM in banking sector.

It is concluded from the study that the majority of customers are of the opinion that they feel fairly good and very good conveyance about CRM practices the banks. It is clear from the study that the majority of customers are of the opinion that their main purpose of CRM are to enhance customers loyalty and retention of existing customers.

Proper guidance about the facilities and a good business plan is given as a major success for CRM in banking sector. Hence it is proved that a good business plan and continued guidance about facilities available to customers in banking sector, which has emerged as a successful Customer Relationship Management.

6.5 SCOPE FOR FURTHER RESEARCH

The present efforts are directed to study Perception of Customers towards Customer Relationship Management Practices by Commercial Banks in Tirunelveli District. This is an empirical study which would be a useful contribution. However, for arriving at any generalization it is highly desirable to undertake more such empirical studies.

The following lines of research are suggested for the future researchers.

- (i) A Study of Customer Relationship Management Practices in Private sector banks & Public sector banks.

- (ii) A Study of CRM strategy in Private sector banks & Public sector banks.
- (iii) A Study on the Satisfaction of Customers towards the Customer Relationship Management adopted by Public Sector Banks in Tirunelveli District.
- (iv) A Comparative Study on the Satisfaction of Customers towards the Customer Relationship Management adopted by Public and Private Sector Banks in Tirunelveli District.
- (v) A comparative study of public and private sector banks in CRM practices.
- (vi) A study on Customer Relationship Management Practices in private sector banks in Tirunelveli District.
- (vii) A comparative study on CRM practices in selected banks in Tirunelveli District.
- (viii) Comparison between customer satisfaction using CRM and e-CRM in Commercial Banks in Tirunelveli District.
- (ix) Comparative study on customer satisfaction using CRM in rural and urban area banks.
- (x) To analyse the services provided by different banks and their CRM practice.

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