

Electronic - Customer Relationship Management in Banking Sector with Special Reference to Chittoor District

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Abstract:

This article shells on CRM (Customer Relationship Management) theory and explores the association between e-CRM (electronic customer relationship management) and e-customer (electronic customer) e-loyalty (electronic loyalty) in the banking sector.

The emergence of the information technology and its widespread usage has provided an opportunity for the banking sector to deploy technology for Electronic Customer Relationship Management. Banks today realized the fact that the customer has become the driving force for the success and survival. The new technology revolution has brought many expectations for the customer than before. Understanding the differences and the ability to capitalize on it will hold the key to success. The emerging of computing and communication technologies have redefined banking erasing traditional boundaries of time, geography and creating new virtual communities of customers. This article is to understand and analyze the perception of **Electronic - Customer Relationship Management in Banking Sector**

The main objective of the study is analyzing the opinion of customers about e-CRM services of banks in Chittoor District of Andhra Pradesh and also to offer suitable suggestions on the basis of findings of the study.

The data required for the study has been collected from the sample customers of Chittoor and analyzed to capitalize on the range of benefits that emanate from the use of e-CRM. This study is both descriptive and analytical in nature. This study covers both Primary data and Secondary data. The Primary data have been collected from various customers in Chittoor District with the help of pre-tested interview schedule and questionnaire respectively. The Secondary data have been collected from the records of banks, published books, journals, reports and circulars issued by the Reserve Bank of India, encyclopedia and through web sites.

The researcher has used mean, standard deviation, t-test and F-test throughout the report to express the opinion of the respondents and in order to test the opinion of customers about the e-CRM services.

Keywords: CRM, The difference between CRM and E-CRM, Results and Discussions

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I. Introduction To E-CRM:

The struggle to attract the customers is getting stronger day by day in the banking sector due to the current and aggressive competing business environment, characterized by an increasing awareness by the customer (Jaworski Bernard J and Kohli Ajay K,1993, Kotler, P, ,1993, Levitt, T., Webster, F.E .Jr.). Banks which concentrate on their customers' requirements are performing better to achieve long term success. In view of that, the banking sector has started allocating huge amounts of budget to execute Customer Relationship Management System (CRM) in order to accomplish better, in the increasingly competitive environment.

CRM system improves business intelligence, execute better decision making with enhanced customer relations by providing good quality of services including product offerings. The robust growth of information technology has resulted for CRM functions to be provided in a more effective manner. The digital technology has provided an exceptional platform for improving and building relationship with strong interactivity and personalizability (Tae Hyung Roh, Cheol Kyung Ahn and Ingoo Han, 2005)

E-CRM embraces all the processes required to acquire, build and maintain customer relationship through e-business operations and thus started attracting all the economically valuable customers (Clark Hu, Yunxuan Han, Soo Cheong Jang and Billy Bai, 2005, Yan Liu, Chang-Feng Zhou and Ying Wu Chen 2006). Hence, web-based CRM has increasingly become popular option for the banking sector and thus developing marketing strategies for their subsequent implementation.

II. Review Of Literature:

Payne et al, (1999) assures that traditional marketing focused in winning customers. However, CRM focuses on both winning, attracting and retaining customers. CRM evolved from the processes of business, such as relationship marketing and the increased emphasis on improved customer retention through effective management. Few other authors elucidated that CRM is an approach based on maintaining positive relationship with customers, increased customer loyalty and growing customer lifetime value. Ada Lai Yung Lee & Grace Suk Ha Chan (2015), their study results shown positive relationships between information quality, system quality, service quality, and perceived relationship quality. Gurmeet Singh Saini and Sushil kumar (2015) found that if organizations want to get the most from their e-CRM implementations they need to revisit the general principles of usability and resistance which should be applied thoroughly and consistently.

Kotler (1991) pointed out that CRM predominantly revolves around marketing and sets out with a deep analysis of customer behaviour. Chaffey (2003) presented a three stage model of CRM proposing that customers are first acquired thru clear communications of a powerful value proposition, retained thru good services and the relationship extended thru the delivery of products/services.s.

E-CRM has been defined by Lee -Kelley (2003) as “the marketing activities, tools and techniques transacted over the internet using technologies such as web sites, e-mail, data capture, ware housing and mining with a specific object to locate, build and improve customer relationships to enhance their potential.

PROBLEM STATEMENT:

The process of digitalization has exerted a huge influence on the Indian banking sector.

The banks as part of the service sector, the customer service not only need to be considered only as a function, but need to consider its the way of life also. The success of a bank relies upon how much it fulfills the needs of the customer. Therefore, the bank should focus more on customer-oriented to face the challenges of today's competitive environment.

Customer needs and expectations switch from time to time according to the highly dynamic environment with societal influence. To-day's customers define their needs. Entry of foreign banks in India and their better services to customers have broadened and enlarged the customers' expectations of services from Indian banks.

To remain competitive in the dynamic environment, CRM has evolved itself as a business strategy geared towards acquiring, retaining and growing the economically viable customers. The basic approach of CRM in the context of banking is to focus on all banking operations on its customers, creating a “CRM State of Mind”. To-day, Indian banks are also trying to provide quality of service to their customers. They are continuously involved in redefining and to providing new ideas and techniques to its customers. They are exploring new ways to maintain and enhance the relationship with customers and thereby getting feedback from the customers on their offerings and inviting their suggestions for the improvement of the products.

With the implement of e-CRM services, banks can have an edge in their business process such as streamlined processing, reduced transactions cost, better security and operational control, multiple delivery channels for the customers.

At the same time the banker has to take lot of initiation in implementation for the success Therefore, an attempt has been made by the researcher to analyze the efforts taken by the bankers to implement e-CRM services and to what extent the e-CRM is beneficial to the customers. Thus, the complete evaluation of the electronic customer relationship management in banking sector is being undertaken from the point of view of bankers. Particularly, this study is focused on Chittoor,

The researcher has recorded the opinion of customers about e-CRM services of banks in Cittoor by means of utilisation of e-CRM services, users of e-CRM services, performance of e-CRM services.

OBJECTIVE OF THE STUDY:

1. To study the E-CRM in banking sector in Chittoor district of Andhra Pradesh

III. Research Methodology:

The study is undertaken both by primary and secondary sources of data and information. For secondary sources of data and information more reliance is placed on available standard literature comprising referred journals, articles, books, reports etc, but primary sources of data has been collected from the people of Chittoor administering questionnaire. A sample of 120 respondents has been collected from respondents in Chittoor. The questionnaire was selected in order to establish a better understanding between the respondent and researcher using the stratified random sampling. The questionnaire consists of 69 questions comprising of various aspects of respondents such as extent of EPS adopted by Banks, Electronic Payment Challenging Facing

Banks, Opinion of Banks Suboard CRM Banking Services, Relationship Quality and Relationship outcome, Benefits of Electronic Payment System, Service Quality, Customer Database, Employee’s Behavior, Social Network Interaction. Care was taken to see that the information gathered was valid and reliable.

TOOLS AND TECHNIQUES:

The data was pooled and formulated into the tables and the statistical tools applied are Mean, standard deviation t-test and F-test.

IV. Results And Discussions:

PERCEPTIONS ACROSS AGE:

The respondents on the basis of the age were divided into three groups. Below 15 years of age comes under Group-I, between 30-45 years comes under Group-II and the respondents of above 45 years comes under Group-III. The influence of age were tested for significance by employing ‘F’ test. The following hypothesis is formulated.

Hypothesis-I

There would be no significant influence on ‘Age’ towards the extent of EPS Adopted by Banks, Electronic Payment Challenging Facing Banks, Opinion of Banks Suboard CRM Banking Service, Relationship Quality and Relationship outcome, Benefits of Electronic Payment System ,Service Quality, Customer Database, Employee’s Behavior, Social network Interaction, Physical Environment and Solving customer problems other causes of respondents in Chittoor.

The table no.1 shows that all variables are not significant at 0.05 level except one variable such as Solving Customers Problems. Hence the above hypothesis 1 is accepted, hence it is concluded that Age has no Significant influence on all the above variables except one variable i.e Solving customer problems.

Table 1

Influence of Age on score towards Customer Relationship Management in Banking sector

S.No	Variables	Mean			Standard Deviation			F-value	Level of Significance
		I	II	III	I	II	III		
1	Extent of EPS adopt by banks	16.94	17.56	17.11	2.72	8.15	3.67	0.17	@
2	EPS challenging facing banks	20.16	19.80	20.16	3.71	2.57	2.61	0.17	@
3	Opinion of banks official Seaboard CRM banking	20.60	19.74	20.52	2.80	2.64	2.22	1.30	@
4	Relationship Quality & Relationship outcome	21.07	20.90	20.79	4.15	2.89	4.12	0.05	@
5	Benefits of EPS	51.40	48.05	50.95	9.10	6.38	7.00	2.19	@
6	Service Quality	14.61	14.64	14.58	2.09	2.07	1.58	0.01	@
7	Customer database	11.33	11.92	11.58	1.92	1.76	1.42	1.26	@
8	Employee Behavior	11.53	12.10	11.52	2.11	1.41	1.68	1.26	@
9	Social Network interaction	14.56	15.38	14.31	2.60	2.45	1.86	1.77	@
10	Physical environment	16.15	17.08	16.68	2.91	2.86	2.41	1.34	@
11	Solving customer problems	14.41	15.87	14.21	1.84	2.49	1.22	7.46	**

N1=62 N2=39 N3=19

df: 2 and 117

@ indicates not significant at 0.05 level

*Indicates significant at 0.05 level

** indicates significant at 0.01 level

PERCEPTIONS ACROSS GENDER:

On the basis of gender, the Respondents are divided into two groups. The respondents of gender is male come under Group-I and female comes under Group-II. The influence of gender on the were tested for significance by employing ‘F’ test. The following hypothesis is formulated.

Hypothesis-II

There would be no significant influence of Gender and E-CRM in banking sector. The above table no.2 shows that are variables are not significant at 0.05 level except two variable such as Extent of EPS adopt by banks and customer database. Hence the above hypothesis 2 is accepted. Hence it is concluded that gender has

no significant influence on all that above variables except two variable i.e Extent of EPS adopt by banks and customer database.

**Table No .2
Influence of Gender on Customer Relationship Management in Banking Sector**

S.No	Variables	Mean		Standard Deviation		t-value	LoS
		I	II	I	II		
1	Extent of EPS adopt by banks.	16.04	17.89	2.16	6.37	3.68	*
2	EPS challenging facing banks.	20.07	20.03	3.49	3.02	0.00	@
3	Opinion of banks official Suboard CRM banking.	20.64	20.10	2.63	2.70	1.18	@
4	Relationship Quality & Relationship outcome.	21.23	20.80	3.82	3.72	0.39	@
5	Benefits of EPS.	50.92	49.81	9.28	7.24	0.54	@
6	Service Quality.	14.39	14.77	2.12	1.91	1.06	@
7	Customer database.	11.00	11.93	2.20	1.41	8.03	**
8	Employee Behavior.	11.58	11.81	2.08	1.70	0.45	@
9	Social Network interaction.	14.62	14.90	2.51	2.60	0.39	@
10	Physical environment.	16.36	16.64	2.67	2.94	0.28	@
11	Solving customer problems.	14.87	14.85	2.43	1.90	0.00	@

N1=47 N2=73

df: 2 and 117

@ indicates not significant at 0.05 level

*Indicates significant at 0.05 level

** indicates significant at 0.01 level

PERCEPTION ACROSS RELIGION:

On the basis of religion, the Respondents are divided into four groups. The respondents of religion is Hindu come under Group-I and comes Muslim under Group-II and Christian comes under Group-III and others comes under Group-IV. The influence of religion on the variables were tested for significance by employing 'F' test. The following hypothesis is formulated.

Hypothesis-III

There would be no significant influence of religion and E-CRM in banking sector. The above table no.3 shows that are variables are significant at 0.05 level. Hence the above hypothesis 3 is not accepted. Hence it is concluded that religion has no significant influence on all the above variables.

PERCEPTIONS ACROSS MARITAL STATUS:

On the basis of marital status, the respondents are divided into two groups. The respondents of marital status is married come under Group-I and Unmarried comes under Group-II. The influence of Marital status is on the above variables were tested and the hypothesis is formulated.

**Table No. 3
Influence of Religion on Customer Relationship Management in Banking sector**

S.No	Variables	Mean				Standard Deviation				F-value	LoS
		I	II	III	IV	I	II	III	IV		
1	Extent of EPS adopt by banks.	18.71	16.43	16.84	15.00	8.10	2.56	2.15	0.00	1.93	@
2	EPS challenging facing banks.	19.81	20.33	19.78	19.33	3.36	3.43	2.13	0.00	0.31	@
3	Opinion of banks official Suboard CRM banking.	20.71	20.12	20.17	19.33	3.22	2.60	1.54	0.58	0.54	@

4	Relationship Quality & Relationship outcome.	21.20	20.79	21.33	19.00	4.17	3.88	2.47	1.00	0.42	@
5	Benefits of EPS.	49.17	51.33	49.67	47.33	7.03	9.27	6.57	2.08	0.75	@
6	Service Quality.	14.29	14.83	14.56	15.33	1.85	2.03	2.23	2.31	0.71	@
7	Customer database.	11.85	11.44	11.33	11.67	1.46	2.04	1.72	2.52	0.55	@
8	Employee Behavior.	11.54	11.90	11.50	12.00	1.75	2.12	1.04	2.00	0.41	@
9	Social Network interaction.	14.90	14.72	14.72	15.00	2.21	2.68	2.45	2.65	0.05	@
10	Physical environment.	17.22	15.93	16.94	16.33	2.71	2.49	3.78	3.24	1.48	@
11	Solving customer problems.	15.24	14.71	14.44	15.00	2.46	1.96	1.77	1.73	0.76	@

N1=41 N2=58 N3=18 N4=3 Df: 3and 116

@ indicates not significant at 0.05 level

*Indicates significant at 0.05 level

** indicates significant at 0.01 level

Hypothesis-IV

There would be no significant influence of marital status and E-CRM in banking sector. The above table no.4 shows that all the variables are not significant at 0.05 level except on two variable such as service quality and customer database. Hence the above hypothesis 4 is accepted. Hence there is no significant influence on all that above variables except two variables that is service quality and customer database.

PERCEPTIONS ACROSS EDUCATION QUALIFICATION:

On the basis of Education Qualification, the Respondents are divided into four groups. The respondents of Education Qualification is Below SSC come under Group-I and inter comes under Group-II and UG comes under Group-III and PG comes under Group-IV. The influence of education qualification is the above variables were tested and the following hypothesis is formulated.

**Table No. 4
Influence of Marital Status Customer Relationship Management in Banking sector**

S.No	Variables	Mean		Standard Deviation		t-test	Level of Significance
		I	II	I	II		
1	Extent of EPS adopt by banks.	16.23	17.67	2.43	6.28	1.86	@
2	EPS challenging facing banks.	19.53	20.35	3.04	3.27	1.84	@
3	Opinion of banks official Suboard CRM banking.	20.40	20.25	2.60	2.73	0.08	@
4	Relationship Quality & Relationship outcome.	22.11	20.28	4.43	3.11	7.04	@
5	Benefits of EPS.	50.87	49.87	9.15	7.40	0.43	@
6	Service Quality.	14.87	14.87	2.28	1.77	3.19	*
7	Customer database.	11.07	11.87	2.07	1.57	5.72	**
8	Employee Behavior.	11.56	11.81	1.88	1.84	0.54	@
9	Social Network interaction.	14.60	14.91	2.42	4.50	0.43	@
10	Physical environment.	16.40	16.61	2.86	2.83	0.16	@
11	Solving customer problems.	14.98	14.79	2.54	1.82	0.23	@

N1=45 N2=75 Df:1and 118

@ indicates not significant at 0.05 level

*Indicates significant at 0.05 level

** indicates significant at 0.01 level

Hypothesis-V

There would be no significant influence of education qualification and E-CRM in banking sector. The above table no.5 shows that are variables are significant at 0.05 level . Hence the above hypothesis 5 is not accepted. Hence it is concluded that Education qualification has no significant influence on all the above variables.

PERCEPTIONS ACROSS JOB:

On the basis of Job, the Respondents are divided into four groups. The respondents of Job is Private come under Group-I and Government comes under Group-II and Own Business comes under Group-III and Others comes under Group-IV. The influence of job is the above variables were tested and the following hypothesis is formulated.

Table No. 5
Influence of Educational Qualification Customer Relationship Management in Banking sector

S.No	Variables	Mean				Standard Deviation				F-value	LoS
		I	II	III	IV	I	II	III	IV		
1	Extent of EPS adopt by banks.	15.97	17.30	19.06	16.14	2.04	3.52	8.87	2.71	2.34	@
2	EPS challenging facing banks.	20.14	20.12	20.03	19.76	3.76	2.89	3.62	1.89	0.07	@
3	Opinion of banks official Suboard CRM banking.	21.09	20.33	19.68	19.91	3.09	2.86	2.29	1.89	1.75	@
4	Relationship Quality & Relationship outcome.	21.81	20.55	21.39	20.81	3.54	4.76	3.35	2.93	0.29	@
5	Benefits of EPS.	50.74	51.91	49.45	47.95	8.40	10.40	5.88	5.63	1.18	@
6	Service Quality.	14.37	14.82	14.26	15.24	2.39	1.78	1.65	2.02	1.31	@
7	Customer database.	11.09	11.79	11.29	12.43	1.95	1.62	1.97	1.29	2.96	@
8	Employee Behavior.	11.79	11.61	11.77	12.29	2.49	1.90	1.27	1.10	0.99	@
9	Social Network interaction.	14.57	14.58	15.22	14.86	2.79	2.63	2.36	1.71	0.50	@
10	Physical environment.	16.12	16.94	16.48	16.48	2.96	2.75	3.27	1.89	0.45	@
11	Solving customer problems.	14.66	14.30	14.90	15.95	1.88	1.65	2.10	2.78	2.90	@

N1=41 N2=58 N3=18 N4=3 Df: 1and 118

@ indicates not significant at 0.05 level

*Indicates significant at 0.05 level

** indicates significant at 0.01 level

Hypothesis-VI

There would be no significant influence of job and E-CRM in banking sector. The above table no. 6 describes that are variables are not significant at 0.05 level . Hence the above hypothesis 6 is not accepted. Hence it is concluded that job has no significant influence on all the above variables.

PERCEPTIONS ACROSS INCOME LEVEL:

On the basis of Income Level, the Respondents are divided into three groups. The respondents of Income >10,000 come under Group-I and The respondents of Income Level is 10,000-30,000 comes under Group-II and The respondents of Income Level is above 30,000 comes under Group-III. The influence of job is the above variables were tested and the following hypothesis is formulated.

Table No. 6
Influence of Job on score towards Customer Relationship Management in Banking sector

S.No	Variables	Mean				Standard Deviation				F-value	LoS
		I	II	III	IV	I	II	III	IV		
1	Extent of EPS adopt by banks.	18.17	16.91	16.65	14.00	8.71	2.66	2.52	3.00	0.91	@
2	EPS challenging facing banks.	20.06	20.34	20.23	19.00	3.27	2.68	3.12	2.65	0.83	@
3	Opinion of banks official Suboard CRM banking.	19.77	20.54	20.53	20.33	2.96	2.78	1.59	1.15	0.66	@
4	Relationship Quality & Relationship outcome.	21.09	20.66	22.00	20.33	4.08	3.31	4.89	0.58	0.61	@
5	Benefits of EPS.	48.37	50.66	51.82	54.00	6.39	7.53	12.28	8.19	1.12	@
6	Service Quality.	11.63	11.82	10.59	11.00	1.52	1.73	2.40	1.73	2.25	@
7	Customer database.	12.11	11.66	11.41	10.00	2.14	1.79	1.28	1.73	1.59	@
8	Employee Behavior.	16.37	16.92	15.76	14.34	2.33	2.99	2.95	2.03	1.49	@
9	Social Network interaction.	16.37	16.92	15.76	14.34	2.33	2.99	2.95	2.03	1.49	@
10	Physical environment.	16.37	16.92	15.76	14.34	2.33	2.99	2.95	2.03	1.49	@
11	Solving customer problems.	15.40	14.69	14.65	13.33	2.72	1.82	1.69	0.58	1.50	@

N1=35 N2=65 N3=17 N4=3

Df: 3 and 116

@ indicates not significant at 0.05 level

*Indicates significant at 0.05 level

** indicates significant at 0.01 level

Hypothesis-VII

There would be no significant influence of income level and E-CRM in banking sector. The above table 4.7 shows that are variables are not significant at 0.05 level . Hence the above hypothesis 7 is not accepted. Hence it is concluded that income level has no significant influence on all the above variables.

PERCEPTIONS ACROSS YEAR OF DEALING WITH BANKS:

On the basis of Years of dealing with Banks, the Respondents are divided into three groups. The respondents of >5 years come under Group-I and The respondents of is 5-10 years comes under Group-II and The respondents of Years of dealings with bank is above 10 years comes under Group-III. The influence of years of dealing with banks is the above variables were tested for significance by employing 'F' test. The following hypothesis is formulated.

Table No.7
Influence of Income Level on Customer Relationship Management in Banking sector

S.No	Variables	Mean			Standard Deviation			F-value	LoS
		I	II	III	I	II	III		
1	Extent of EPS adopt by banks.	16.32	17.69	15.64	2.82	6.03	2.13	1.35	@
2	EPS challenging facing banks.	20.08	20.14	19.43	3.52	2.89	1.71	0.29	@
3	Opinion of banks official Suboard CRM banking.	20.64	20.12	20.79	2.81	2.74	2.01	0.60	@
4	Relationship Quality & Relationship outcome.	20.76	21.22	19.85	2.67	4.22	2.71	0.84	@
5	Benefits of EPS.	49.88	50.89	47.14	5.92	8.95	5.19	1.32	@
6	Service Quality.	14.48	14.72	14.29	1.90	2.08	1.72	0.35	@

7	Customer database.	11.88	11.56	11.88	1.09	1.88	2.37	0.90	@
8	Employee Behavior.	12.04	11.59	11.86	2.07	1.82	1.61	0.60	@
9	Social Network interaction.	15.32	14.66	14.57	2.41	2.59	1.70	0.73	@
10	Physical environment.	16.44	16.65	16.00	3.18	2.66	3.31	0.33	@
11	Solving customer problems.	15.08	14.80	14.79	2.00	1.83	3.56	0.17	@

N1=25 N2=81 N3=14 Df: 2 and 117

@ indicates not significant at 0.05 level
*Indicates significant at 0.05 level
** indicates significant at 0.01 level

Hypothesis-VIII

There would be no significant influence of years of dealing with banks and E-CRM in banking sector. The above table 4.8 shows that are variables are not significant at 0.05 level except on three variable such as relationship quality & relationship outcomes and physical environment. Hence the above hypothesis 8 is accepted. Hence there is no significant influence on all that above variables except three variables that is Relationship quality & relationship outcomes.

Table No. 8

Years of Dealings with Bank on Customer Relationship Management in Banking sector

N1=24 N2=78 N3=18 Df: 3 and 117

S.No	Variables	Mean			Standard Deviation			F-value	LoS
		I	II	III	I	II	III		
1	Extent of EPS adopt by banks.	16.38	14.45	17.00	2.34	6.00	4.24	0.40	@
2	EPS challenging facing banks.								
3	Opinion of banks official Suboard CRM banking.	19.50	20.19	20.11	2.41	3.59	2.14	0.43	@
4	Relationship Quality & Relationship outcome.	19.50	20.51	20.50	2.96	2.65	2.28	1.38	@
5	Benefits of EPS.	19.25	21.18	22.33	2.35	4.03	3.43	4.04	*
6	Service Quality.	48.96	50.74	49.78	7.16	8.21	8.84	0.48	**
7	Customer database.	14.83	14.69	14.00	1.71	2.05	2.09	1.06	@
8	Employee Behavior.	11.75	11.62	11.06	1.39	1.76	2.44	0.89	@
9	Social Network interaction.	12.13	11.82	10.72	1.15	1.85	2.32	3.43	@
10	Physical environment.	15.13	14.96	13.61	1.99	2.40	3.03	2.54	@
11	Solving customer problems.	16.46	16.43	17.11	2.21	2.87	3.45	0.84	*

@ indicates not significant at 0.05 level
*Indicates significant at 0.05 level
** indicates significant at 0.01 level

MAJOR FINDINGS OF THE STUDY:

- There is a significant influence (0.05) of Age on solving customer problems on total respondents of age group between 30 -50 years are more affected when compare than other age groups.
- There is a significant influence (0.05) of Gender on respondents of the bank that female respondents are more effected on Extent of EPS adopt by banks and customer database when come with the male respondents in banking sector..
- There is (0.05) level significant influence on Marital status on service quality i.e unmarried respondents are more effected on customer database when compared with the married respondent in banking sector.
- There is (0.05) level significant influence of Years of dealing with bank on relationship quality and relationship outcome and physical environment when compared with the benefits of EPS in banking sector.

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