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OPINION OF EMPLOYEES ABOUT E-CRM SERVICES IN PUBLIC SECTOR BANKS IN VIRUDHUNAGAR DISTRICT

R.Selvi[1], Dr.E.L.Ramar[2]

[1]**(REGN.NO :P5313)** Part Time Research Scholar in Commerce, Rajapalayam Rajus' College, Rajapalayam (Affiliated to Madurai Kamaraj University, Madurai)

[2]Associate Professor and Head, PG and Research Department of Commerce, Rajapalayam Rajus' College, Rajapalayam (Affiliated to Madurai Kamaraj University, Madurai)

Abstract

Now-a-days all public sector banks manage their customer through e-banking services. At present management of customers is a challenging job to the bankers. Without the e-CRM services the bank employees face very difficult to manage the customers and also provide better services. Father of our nation Mahatma Gandhi said that the success or failure of any business is in the hands of customers. So e-CRM services are more helpful to public sector bank employees not only to keep the existing customer for a longer period but also inviting a new customer for every moment. In traditional banking, bankers are manually do all the transactions work. So this manual process takes long time to process the single transactions, customers also wait in hourly basis. Some of the banks lose their customers, it affects the banking business. The e-CRM is to be solving all the problems. For that reasons all banks are implemented the e-CRM technologies. This technology does all the banking business within minutes. So the researcher wants to study the opinion of employees about e-CRM services in Virudhunagar District. In this study covers only the opinion of employees of Public sector banks

Key words: e-CRM, customer relationships, 24X7 hrs service, transferring fund

INTRODUCTION

All banks are adopting new technology e-CRM. This technology aims to catch up the new customers and retain the existing customers. Because customer is the king of banking business without customers the bank cannot run successfully. Customer satisfaction is very important in all the filed. E-CRM is a digital tool, to manage and improve customer relationship. It is also helps to the bankers to keep customers data, understanding the customers needs and provide faster services and quickly solve the customer grievances through this e-CRM technology. Various services are included in this technology.

STATEMENT OF THE PROBLEM

All fields are forced to implement the new technology. Customers' needs and desires are constantly evolving. Nowadays Electronic Customer Relationship Management (E-CRM) systems are used by many banks to enhance customer service, speed procedures, and maintain their competitiveness. These systems are made to assist staff in relationships. Some bank employees feel it is very difficult to use the e-CRM technology in an effective and efficient way because of the inadequate training, technical issues, and immediate adoption of the e-CRM technology. Customer satisfaction is very important. So the researcher must know about how

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the bank employees feel about e-CRM, what the difficulties are that they have to face, and what the improvements are that they need.

METHODOLOGY OF STUDY

The present study is based on both primary as well secondary data. The primary data was collected from the bankers. The researcher also collected the secondary data from the records of journals, thesis, websites also.

OBJECTIVES OF THE STUDY

1. To study about the strategic role of bank employees in delivering e-CRM services
2. To study about the problems faced by the employees by adopting e-CRM

SCOPE OF THE STUDY

The primary goal of this study is to know the opinion of bank employees about Electronic Customer Relationship Management (E-CRM) services offered by banks in the Virudhunagar District. The goal is to learn how workers see the usage of E-CRM in their day-to-day job, as well as the advantages, difficulties, and general level of satisfaction they have with these systems.

DATA ANALYSIS FOR BASIC INFORMATION

AGE WISE CLASSIFICATION

Age is an important factors to analyse the respondents of bankers. Various age groups of people work in a bank they have different physiological and psychological characteristics and quite dissimilar socio-cultural roles. The researcher has to collect the data related to whether the bankers are young adults, working professionals and senior professionals. Thus the researcher was interested to collect data and also connected with the age of respondents. The collected information about age is given in Table 1.

TABLE 1

Age-wise Classification of the Bankers

Sl. No.	Age-wise	No. of Bankers	Percentage to Total
1.	Less than 30 Years	21	31.82
2.	30 - 40 Years	16	24.24
3.	40 - 50 Years	23	34.85
4.	Above 50 Years	6	9.09
	Total	66	100.00

Source: Primary Data.

Table 1 explains that, out of 66 respondents 34.85 per cent of the respondents work in a bank under the age group of 40-50 years, 31.82 per cent of the employees work in the bank under less than 30 years, 24.24 per cent of the respondents do to the bank job under 30 -40 years of age group of people and the remaining 9.09 per cent of the workers comes under above 50 years of age group of people.

The above table reveals that most 23 (34.85 %) respondents come under the age of 40 – 50 years of age group of people.

GENDER-WISE CLASSIFICATION

Genders are classified into three categories like male, female and transgender. But in the study area only male and females are working as a employee of the bank Gender is an important factor in all field including bank. The researcher has made an attempt to analyse the categories of respondents who are working in bank on basis of gender. Table 2 shows that gender wise classification of the respondents in the study area

TABLE 2

Gender-wise Classification of the Bankers

Sl. No.	Gender	No. of Bankers	Percentage to Total
1.	Male	100	51.52
2.	Female	32	48.48
	Total	66	100.00

Source: Primary Data.

It is clear from the above table 2 shows that out of 66 respondents, 34 of them are male employees work in a bank and the remaining 32 respondents are female employees do to their bank job.

The above table explains that majority 100 (51.52 %) respondents are male workers in the bank.

MARITAL STATUS OF THE BANKERS

The researcher has enquired the marital status of respondents and gathered details are presented in Table 3

TABLE 3

Marital Status of the Bankers

Sl. No.	Marital Status	No. of Bankers	Percentage to Total
1.	Married	47	71.21
2.	Unmarried	19	28.79
	Total	66	100.00

Source: Primary Data.

Table 3 clears that, out of 66 respondents 71.21 per cent of the respondents are married people work in the bank and the remaining 28.79 per cent of the respondents are unmarried bankers work in the bank.

It is inferred that the majority 47 (71.21%) respondents are married people work in the bank

EDUCATIONAL QUALIFICATION

Education is the life blood of human beings life. So it is an important factor of bankers. Because on the basis of educational qualification the banker will be promoted. Different

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qualified respondents are work in the bank in various postings depends upon their educational qualification.

TABLE 4

Educational Qualification of the Customers

Sl. No.	Education	No. of Bankers	Percentage to Total
1.	Under Graduate	23	34.85
2.	Post-graduate	12	18.18
3.	Engineering	18	27.27
4.	Professional Degree	13	19.70
	Total	66	100.00

Source: Primary Data.

Table 4 reveals that out of 66 respondents 23 of them are qualified under Graduate level, 18 of them completed in Engineering field, 13 of them are qualified in the field of professional course and the balance 12 of them are qualified in Post – Graduate level.

Table 4 shows that most 22 (34.85 %) respondents were under the category of graduate level employees work in the bank.

E-CRM SERVICES PROVIDED BY THE BANK

Now-a-days all banks must be implemented the new technology for their customers. Because all the public sector banks have implemented the e-CRM services for their customers. E-CRM technology builds the strong relationship between bankers and customers.

TABLE 5

Bank Provide e-CRM Services for their Customers

Sl. No.	E-CRM Services	No. of Bankers	Percentage to Total
1.	Provided	66	100.00
2.	Not Provided	--	--
	Total	66	100.00

Source: Primary Data.

Table 5 shows that, out of 66 respondents said that all public sector banks are provided the e-CRM facilities in most of the area both onsite and off-site of the branch for their customers. Because e-CRM builds the strong relationship between bankers and customers.

Table 8 proves that majority 66 (100%) respondents said that, all bank branches are adopted the e- CRM facilities for their customers.

TYPE OF E-CRM SERVICES PROVIDED BY THE BANK

E-CRM Services in banking are designed to enhance customer (i.e) relationships and provide more personalized experience various types of e- CRM services (i.e) core services, transaction services, support services and other services. The researcher has gathered information related to which type of e-CRM services provided by the bank for their customer.

TABLE 6

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Type of e-CRM Services Provided by the Bank to their Customers

Sl.No.	Type of e-CRM Services	No. of Responses	No. of Respondents	Percentage to Total
1.	Internet Banking	60	66	90.91
2.	Mobile Banking	62	66	93.94
3.	ATM Services	58	66	87.88
4.	Debit Card Accessibility	61	66	92.42
5.	Credit Card and Debit Card through Online Accessibility	60	66	90.91
6.	RTGS Services	59	66	89.39
7.	NEFT Services	58	66	87.888
8.	IMPS Services	51	66	77.27

Source: Primary Data.

Table 6 explains that out of 66 respondents, 61 respondents using the e- CRM services for accessing the debit card, followed by, 60 respondents accessing internet banking and card accessibility through online, 59 respondents use the services for transferring fund through Real Time Gross Settlement (RTGS), 58 respondents access the e- CRM services for utilizing ATM services and transferring fund by the way of NEFT services, and the balance 51 respondents access the IMPS services for transferring fund through online.

Majority 62 (93.84%) respondents use the e- CRM services for access the mobile banking services.

TYPES OF BANKING SERVICES

Banking services are essential to financial inclusion, economic progress, and the smooth operation of contemporary conveniences like internet banking and digital payments in India. Banks provide a range of needs, from simple savings accounts to the greatest banking services including insurance and asset management. Banking services are broadly used by the respondents. According to the needs and wants of the respondents they use the e-CRM facilities. Various types of e-CRM services are available in all Public Sector Banks. The researcher wants to know about which e-CRM services are mostly used by the respondents in the study area.

TABLE 7

Banking Services are mostly used by the customers

Sl.No.	Banking Services	No. of Responses	No. of Respondents	Percentage to Total
1.	Internet Banking	52	66	78.79
2.	Mobile Banking	57	66	86.36
3.	ATM Services	56	66	84.85
4.	Debit Card Accessibility	47	66	71.21
5.	Credit Card and Debit Card through Online Accessibility	53	66	80.30
6.	RTGS Services	54	66	81.82
7.	NEFT Services	52	66	78.79

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8.	IMPS Services	52	66	78.79

Source: Primary Data.

Table 7 shows that out of 66 respondents 57 respondents are said that most of the customers are used mobile banking services for their accounting transactions, 56 respondents explains that customers are mostly used ATM services for their financial transactions, 54 bankers tells that most of the customers used the E-CRM services for transferring the amount through RTGS, 53 bankers said that the customers were used the internet banking services for accessibility of cards,52 bankers told that, the customers use the e-CRM services for internet banking and also transfer fund through NEFT and IMPS services and the remaining 47 bankers said that, customers are mostly use the e-CRM services for debit card accessibility .

It is understood that, majority 57 (86.36 %) of the respondents used the E-CRM services for operating the mobile banking services because it is very conveniently for their banking transactions.

BANKERS ARE TRAINED TO OPERATE E-CRM SERVICES IN THE BANK

In this digital era, banking has become highly technology driven. New technologies like mobile banking apps, internet banking, UPI and AI- based customer services these technologies are widely used. New technologies are given more protection and security for the customers financial transactions. So training is very essential for accessing the new technology in banking. Only the Literate people easily operate and access the implementation of new technology. In the initial stage training is necessary for all bankers to operate the new technology.

TABLE 8

All the Bankers are Trained to Operate e-CRM Services in the Bank

Sl. No.	Trained to Operate	No. of Bankers	Percentage to Total
1.	Trained	57	86.40
2.	Not Trained	9	13.60
	Total	66	100.00

Source: Primary Data.

Table 8 explains that, out of 66 respondents 57 respondents are well trained to operate the e-CR/M services in the bank and the remaining 9 respondents said that some of the bankers are not interested to take training due to age factor, illness and limited service period.

Majority 57 (86.40 %) respondents said that most of the bankers are well trained to operate e-CRM services in the bank.

FEELING OF BANK EMPLOYEES WHILE IMPLEMENTING THE E-CRM SERVICES

New technology must be implemented in all the fields including banking sector. The e-CRM technology must be implemented both in Public Sector banks as well as Private Sector Banks. The new technology is necessary for bankers, because through this services bankers can build the relationship with customers, provide better customer service, to offering additional

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product i.e., loan, insurance, credit cards etc. and also developing the banking business. If there is any query occurs for their customers, it will be easily resolved through this technology. This system helps the banker to manage customer data, needs, allowing for proactive service and targeted marketing

TABLE 9

Feeling of Bank Employees while implementing the e-CERM Services

Sl.No.	Feeling of Bank Employees	No. of Responses	No. of Respondents	Percentage to Total
1.	Difficult Work	7	66	10.60
2.	Tension Free	13	66	19.70
3.	Easy to Handle the Customers	47	66	71.20
4.	Smoothly do to the Bank Work	13	66	19.70

Source: Primary Data.

Table 9 shows that, out of 71.20 per cent of the respondents are feel that E-CRM services are more helpful to us to handle the customer very easily, 19.70 per cent of the employees shows that after implementation of E-CRM services to do the bank jobs are very smoothly and tension free environment and remaining 10.60 per cent of the respondents feels that the introduction of e-CRM services is very difficult to work in the bank job.

It reveals that majority of the employees(71.20%) feels that after implementation of e-CRM services which helps the bankers to do the bank jobs are very efficient and effectively and to handle the customers are very smoothly.

BANKERS OPINION ABOUT SUCCESSFUL IMPLEMENTATION OF E-CRM SERVICES

In Bankers point of view E-CRM service is one of the tools to construct the customer relationships, improve their services and increase operational efficiency, 360 degree customer view Improved customer retention, and protect customer financial information. This technology is driving business growth and improving customer satisfaction.

TABLE 9

Opinion of the Bankers towards the Successful Implementation of the e-CRM Services in the Public Sector Banks

Sl. No	Successful Implementation	S.A.	A.	N.O.	D.A.	S.D.A.	Total Scores
1.	Our bank follows simple procedure to open account through online.	44 (66.67)	18 (27.27)	1 (1.52)	1 (1.52)	2 (3.03)	66 (100.00)
2.	Simple procedure to sanction loan through electronic mode.	13 (19.70)	44 (66.67)	5 (7.58)	3 (4.55)	1 (1.52)	66 (100.00)
3.	Our bank customer care functions on all days.	29	28 (42.42)	8 (12.12)	1 (1.52)	--	66 (100.00)

		(43.94)					
4.	Our employees provide right service at the e-help desk.	18 (27.27)	22 (33.33)	11 (16.67)	13 (19.70)	2 (3.03)	66 (100.00)
5.	Our bank employees possess good knowledge on e-crm practices.	30 (45.45)	21 (31.82)	7 (10.61)	3 (4.55)	5 (7.58)	66 (100.00)
6.	Our bank made necessary changes for the implementation of CRM software.	25 (37.31)	22 (32.84)	14 (21.21)	5 (7.46)	--	66 (100.00)
7.	Our bank has Interactive voice Response System. (IVRS)	28 (42.42)	26 (39.39)	7 (10.61)	1 (1.52)	4 (6.06)	66 (100.00)
8.	Our bank installed electronic display boards which give proper guidance to customers in bank premises.	19 (28.79)	25 (37.88)	9 (13.64)	5 (7.58)	8 (12.12)	66 (100.00)
9.	Our bank practicing data warehousing and data mining.	27 (40.91)	23 (34.85)	8 (12.12)	4 (6.06)	4 (6.06)	66 (100.00)
10.	Our bank innovates and introduces new products to our customers.	14 (21.21)	32 (48.48)	11 (16.67)	9 (13.64)	--	66 (100.00)
11.	Our bank regularly contacts customers.	26 (39.39)	2 (35)	7 (10.61)	8 (12.12)	2 (3.03)	66 (100.00)
12.	Our bank collects information about the spending and expending pattern of our customers.	20 (30.30)	24 (36.36)	13 (19.70)	9 (13.64)	--	66 (100.00)
13.	Our bank provides what app banking as a part of E-CRM.	24 (36.36)	21 (31.82)	11 (16.67)	7 (10.61)	3 (4.55)	66 (100.00)
14.	Our bank sends information material through electronic mode.	16 (24.24)	24 (36.36)	16 (24.24)	6 (9.09)	4 (6.06)	66 (100.00)
15.	Our bank reply to all queries of customers within 24 hours through electronic mode.	27 (40.91)	21 (31.82)	10 (15.15)	7 (10.61)	1 (1.52)	66 (100.00)
16.	Our bank appointed separate relationship manager to deal with E-CRM.	13 (19.70)	32 (48.48)	14 (21.21)	2 (3.03)	5 (7.58)	66 (100.00)

Source: Primary Data.

Note: Figures in bracket indicates the percentage to total

(S.A. – Strongly Agree, A. – Agree, N. O– No Opinion, D.A. Disagree, S.D.A. Strongly Disagree)

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Table 9 exhibits that the opinion of bankers about successful implementation of e-CRM services in Virudhunagar District. Bank officials tell their opinion about 16 statements of e-CRM services in Virudhunagar District like offers bank follows simple procedure to open account through online, Simple procedure to sanction loan through electronic mode, bank innovates and introduces new products to our customers, bank appointed separate relationship manager to deal with E-CRM and bank employees possess good knowledge on e-CRM practices.

CONCLUSION

At present, the employees do to the work faster, accurately, and efficiently is possible because of implementation of e-CRM services in the banks. The majority of employees agree that e-CRM solutions have greatly increased customer satisfaction through prompt and personalized service delivery, faster communication, and better customer service efficiency and also build strong relationship between bankers and customers

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