



## ATTITUDE OF CUSTOMERS REGARDING THE CRM PRACTICES IN SBI

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### **Abstract:**

Banking sector is the backbone of any financial and economy. The Indian Banking system is regulated by the central bank of the country i.e. Reserve Bank of India (RBI), which was nationalized in 1949. The RBI is the primary regulator for the banking sector and the central government exercise direct and indirect central over banks through RBI to protect the depositors and to stabilize the banking system. Extensive powers have been conferred on RBI under the RBI Act 1934 and the Banking Regulation Act 1949.

### **Introduction:**

Banking sector is the backbone of any financial and economy. The Indian Banking system is regulated by the central bank of the country i.e. Reserve Bank of India (RBI), which was nationalized in 1949. The RBI is the primary regulator for the banking sector and the central government exercise direct and indirect central over banks through RBI to protect the depositors and to stabilize the banking system. Extensive powers have been conferred on RBI under the RBI Act 1934 and the Banking Regulation Act 1949.

### **Objectives of the Study:**

The researcher has framed the following objectives for the study:

- To find out various technologies used in SBI
- To Measure the level of satisfaction of customers regarding the CRM practices provided in SBI in Sivakasi.

### **Methodology:**

**Primary Data:** The present study is based on both primary as well as secondary data. The primary data are those data, which are collected from the customer of SBI banks in Sivakasi. A separate pre-tested interview schedule was constructed.

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

### **Sampling Design:**

The researcher is concerned with the study on the CRM in SBI banks in study area. It covers the customers of Sivakasi. Since the bank customers are infinite in number. So the researcher has selected only 30 respondents in study area to follow the convenience sampling method.

### **Period of the Study:**

The researcher has collected the data relating to CRM in SBI banks at Sivakasi during the period of 6 months.

### **Limitation of the Study:**

This study is made mainly on the basis of primary data and it's confined to the customers of SBI banks at Sivakasi only, the researcher has assured that an academic purpose only and its inadequate shortcomings are ignored.

### **Technology Used in SBI Banks:**

**ATM:** State Bank of India, along with its Associate Banks has one of the largest ATM networks in the world with more than 54 thousands ATM including Kiosks and Cash Deposit Machines as on 31st March, 2015. The ATM Base 24 Switch has recently been upgraded to handle close to 50,000ATMs, in addition of Electra Switch. The objective is to strengthen ATM facilities across every nook and corner of this vast country and enhance customer convenience. During FY2015, SBI has installed 1,686 ATMs. The total number of ATMs (standalone) now stands at 46,898 as on 31st March, 2015 (Includes ATM Kiosks CDM).

**Cash Deposit Machines (CDMs):** SBI is aggressive in rolling out CDMs for cash deposit by customers at these machines. As 31st March, 2015, the number of CDMs installed was 1,849 These CDMs are available to the customer 24 x 7 for their convenience.

**Internet Banking:** The Bank's online banking platform onlinesbi.com provides robust and customer friendly net banking services to its retail and corporate customers, including PSUs and Government Agencies. This cost-

effective channel has enabled more than 86 crores transactions during FY2015, achieving 39% growth over the previous year. Our robust Retail Internet Banking (RINB) platform has also been optimised for visually impaired customers. The Bank is the market leader for mobile banking services in India. The Bank's mobile banking service, State Bank Freedom, offers low cost, round-the-clock, real time banking services focused on convenience and security. Depending on the mode of access, mobile banking facilities include account balance enquiries, mini-statements, check book requests, trading account enquiries, fund transfer within the Bank and to other banks in India, mobile credit top-ups, railways and air ticket reservations, payment of bills, payment of life insurance premiums as well as inter-bank mobile payment services. The Bank has also introduced a prepaid stored value account called Mobicash.

**Tab Banking:** The Bank has launched Tab Banking services for opening Saving Bank A/C, giving in-principle sanction of housing loan & auto loan and for recording PSS (Pre-Sanction Survey) of SME Loans. Staff will complete all account opening formalities by using tab, including taking photograph, uploading of KYC documents. The account opening details will be loaded in CBS platform and account number will be advised to customer. On the same line, Housing Loan / Auto Loan sales team visit the customer's place, staff capture the KYC details, particulars of income and deductions and details of proposed property on the tab. Based on data furnished and cost of project, applicant will be advised on approx. housing loan amount and the EMI amount.

**Level of Customer Satisfaction:**

**a) ATM:**

**Promotion of Card Delivery:** The researcher analyzed the level of customer satisfaction regarding promotion of card delivery while using ATM and the results are exhibit in Table 1.

Table 1: Promotion of Card Delivery

S.No	Satisfaction Level	No of Respondents	Percentage (%)
1	Highly satisfied	2	6.70
2	Satisfied	21	70.00
3	No opinion	7	23.30
4	Dissatisfied	-	-
5	Highly Dissatisfied	-	-
	<b>Total</b>	<b>30</b>	<b>100.00</b>

Source: Primary Data

The table 1 display that, out of 30 respondents 2(6.70 per cent) are highly satisfied 21 (70 per cent) are satisfied and 7(23.30 per cent) respondents are not giving any opinion regarding the promotion of card delivery.

It assume that majority of the respondents are satisfied with promotion of card delivery while using ATM.

**Number of Transaction:** The researcher has analyzed about the opinion of customer regarding the number of transaction allowed by bank using ATM services and the results are displayed in table 2.

Table 2: Number of Transaction

S.No	Satisfaction Level	No of Respondents	Percentage (%)
1	Highly satisfied	10	33.30
2	Satisfied	13	43.30
3	No opinion	5	16.70
4	Dissatisfied	2	6.70
5	Highly Dissatisfied	-	-
	<b>Total</b>	<b>30</b>	<b>100.00</b>

Source: Primary Data

From the above, it understood that out of 30 respondents 10(33.30 per cent) are highly satisfied, 5 (16.70 per cent) are giving no opinion regarding services and 2(6.70 per cent) respondents are dissatisfied with the services. It is declared that, most of the respondents are satisfied with the number of transaction allowed by bank by using ATM services.

**Quality of Notes:** The researcher has analyzed regarding the opinion of quality of notes at the time of using ATM services and the results are present in Table 3.

Table 3: Quality of Notes

S.No	Level of Satisfaction	No of Respondents	Percentage (%)
1	Highly satisfied	12	40.00
2	Satisfied	9	30.00
3	No opinion	9	30.00
4	Dissatisfied	7	23.30
5	Highly Dissatisfied	2	6.70
	<b>Total</b>	<b>30</b>	<b>100.00</b>

Source: Primary Data

From the above Table 3, states that 12(40.00 per cent) respondents are highly satisfied with the quality of notes 9(30.00 per cent) respondents satisfied and also the same respondents give no opinion regarding services,7(23.30 per cent) respondents are dissatisfied 2(6.70 per cent) respondents are highly dissatisfied with the quality of notes. It is noted that, the most of 12(40 per cent) respondents are highly satisfied with the quality of notes by using ATM.

**Conveniently Located:** The researcher made an attempt to find out the opinion about location of ATM services and results are depicted in Table 4.

Table 4: Conveniently Located

S.No	Level of Satisfaction	No of Respondents	Percentage (%)
1	Highly satisfied	9	30.00
2	Satisfied	15	50.00
3	No opinion	4	13.30
4	Dissatisfied	1	3.30
5	Highly Dissatisfied	1	3.30
	<b>Total</b>	<b>30</b>	<b>100.00</b>

Source: Primary Data

From the above table states that out of 30 respondents 9(30.00 per cent) are highly satisfied 15(50 per cent) respondents are satisfied, 4(13.30 per cent) respondents are given no opinion and balance 1(3.30 per cent) respondents dissatisfied and are highly dissatisfied with these services. It is inferred that majority of 15 (50 per cent) respondents accepts the ATM services are located conveniently.

**b) Internet Banking Services:**

**Account Information & Balance Enquiry:** The researcher analyzed about the level of customer satisfaction towards accounting information and balance enquiry issued by bank while using internet banking and the results are summarized and depicted in Table 5.

Table 5: Account Information & Balance Enquiry

S.No	Level of Satisfaction	No of Respondents	Percentage (%)
1	Highly satisfied	13	43.30
2	Satisfied	16	53.30
3	No opinion	1	3.30
4	Dissatisfied	-	-
5	Highly Dissatisfied	-	-
	<b>Total</b>	<b>30</b>	<b>100.00</b>

Source: Primary Data

From the above Table 5 out of 30 respondents 13(43.30 per cent) respondents are highly satisfied, 16(53.30 per cent) respondents are satisfied and 1(3.30 per cent) respondents give no opinion. It is understood that the majority of 16(53.30 per cent) respondents are satisfied with the accounting information and balance enquiry.

**E- Payments:** The researcher analyzed the level of satisfaction of respondents regarding E-payment system and the results are displayed in Table 6.

Table 6: E-Payments

S.No	Level of Satisfaction	No of Respondents	Percentage (%)
1	Highly satisfied	6	20.00
2	Satisfied	12	40.00
3	No opinion	10	33.30
4	Dissatisfied	1	3.30
5	Highly Dissatisfied	1	3.30
	<b>Total</b>	<b>30</b>	<b>100.00</b>

Source: Primary Data

From the above Table 6 it is clearly understood that 6(20.00 per cent) respondents are highly satisfied 12(40.00 per cent) respondents are satisfied ,10 (33.30 per cent) respondents give no opinion and 1(3.30 per cent) respondents are dissatisfied and highly dissatisfied with the E- payments. It is inferred that majority of 12 (40 per cent) respondents are satisfied with the promoters of E-payments systems provided by SBI bank.

**Account To Account Transfer:** The researcher made an attempt to identify the level of satisfaction of the respondents regarding Account to Account transfer of money by using Internet banking and the results are highlighted in Table 7.

Table 7: Account to Account Transfer

S.No	Level of Satisfaction	No of Respondents	Percentage (%)
1	Highly satisfied	9	30.00
2	Satisfied	15	50.00

3	No opinion	4	13.30
4	Dissatisfied	1	3.30
5	Highly Dissatisfied	1	3.30
	<b>Total</b>	<b>30</b>	<b>100.00</b>

Source: Primary Data

From the above table 7, out of 30 respondents 9(30 per cent) respondents are highly satisfied, 15(50 per cent) respondents are satisfied, 4(13.30 per cent) respondents give no opinion, 1(3.30 per cent) respondents dissatisfied and highly dissatisfied with the services. It is noted that, majority 15(50.00 per cent) respondents are satisfied with fund transfer by using Internet banking.

**c) Mobile Banking:**

**Reward Point Star:** The researcher points out the level of satisfaction of the respondents regarding reward point stars while using mobile banking services and the results are depicted in Table 8.

Table 8: Reward Point Star

S.No	Level of Satisfaction	No of Respondents	Percentage (%)
1	Highly satisfied	6	20.00
2	Satisfied	14	46.70
3	No opinion	8	26.70
4	Dissatisfied	1	3.30
5	Highly Dissatisfied	1	3.30
	<b>Total</b>	<b>30</b>	<b>100.00</b>

Source: Primary Data

The above Table 8 clearly spells out that 6(20 per cent) respondents are highly satisfied 14(46.70 per cent) respondents are highly satisfied 14(46.70 per cent) respondents are satisfied, and 8(26.70 per cent) respondents give no opinion, 1(3.30 per cent) of the respondents are highly dissatisfied with the reward point star given by bank. It is declared that, majority 14(46.70 per cent) of the respondents are satisfied with reward point star issued by bank while using mobile banking services.

**SMS Alerts Regarding Services:** The researcher analyzed about the SMS alert regarding various services and results are depicted in Table 9.

Table 9: SMS Alerts Regarding Services

S.No	Level of Satisfaction	No of Respondents	Percentage (%)
1	Highly satisfied	14	46.70
2	Satisfied	10	33.30
3	No opinion	4	13.30
4	Dissatisfied	-	-
5	Highly Dissatisfied	2	6.70
	<b>Total</b>	<b>30</b>	<b>100.00</b>

Source: Primary Data

From the above Table 9, it clearly understood that, 14 (46.70 per cent) of the respondents are highly satisfied, 10 (33.30 per cent) respondents satisfied, 4 (13.30 per cent) respondents are given no opinion and 2(6.70 per cent) respondents are highly dissatisfied. It is noted that majority 14(46.70 per cent) respondents are highly satisfied with SMS alert regarding services for using mobile banking users.

**Transaction Status:** The researcher analyzed the satisfactory level of customer while using mobile banking services and the results are highlighted in Table 10.

Table 10: Transaction Status

S.No	Level of Satisfaction	No of Respondents	Percentage (%)
1	Highly satisfied	8	26.70
2	Satisfied	15	50.00
3	No opinion	4	13.30
4	Dissatisfied	1	3.30
5	Highly Dissatisfied	2	6.70
	<b>Total</b>	<b>30</b>	<b>100.00</b>

Source: Primary Data

The Table 10 reveals that out of 30 respondents 8(26.70 per cent) respondents are highly satisfied with transaction issued by banks, 15(50.00 per cent) respondents satisfied, 4(13.30 per cent) respondents give no opinion, 1(3.30 per cent) respondents dissatisfied and the remaining 2(6.70 per cent) respondents are highly dissatisfied.

It is stated that, majority 15(50 per cent) respondents are satisfied with the transactions status issued by SBI banks.

**Conclusion:**

In Gandhiji word “Customer is the king, Customer is not depending on them we alone depend on, and they give a chance to serve them”. Customer satisfaction is more important. CRM is more importance in all sectors. The banking sector is also more concentrate on customer relationship management. So, we all should adopt the new technology it is the need of the day.

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