

## **A STUDY ON CUSTOMERS RELATIONSHIP MANAGEMENT OF ICICI BANKS IN COIMBATORE CITY**

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### **ABSTRACT**

In India, the banking segment has developed through the some other internal factor of banking institutions. Customer Relationship Management (CRM) is an intelligent combined marketing and Information Technology (IT) for serving the customers with greater care. CRM is a process of identifying, attracting, differentiating and creating, maintaining and expanding customer relationship. The customer requirements and desires keep changing day by day routinely. The ICICI Bank has essentially focused on providing optimal value to customers through the way the bank communicates with CRM practices in Coimbatore. The ICICI bank has focused on automating and improving the business processes associated with managing relationships in the areas of sales, marketing and customers. The customers have faced some problems on CRM practices in the banks. So, the researcher has taken the issues to check the influences of the bank customer's experience and personal details on CRM practices of the ICICI banks in Coimbatore City. The investigator has adopted the exploratory and descriptive study. Based on the convenience sampling techniques, 100 bank customers were chosen from the ICICI banks in Coimbatore city. The primary data has been evolved and collected through the utilization of structure questionnaire in the study area. The simple percentage and Chi-square analysis were used for the analysis process in the research work.

**Keywords:** Customer Relationship Management, Chi-Square Analysis, Simple Percentage

### **1. INTRODUCTION**

In India, the banking segment has developed through the some other internal factor of banking institutions. Customer Relationship Management (CRM) is an intelligent combined marketing and Information Technology (IT) for serving the customers with greater care. CRM is a process of identifying, attracting, differentiating and creating, maintaining and expanding customer relationship. It provides a continued growth and integration of marketing ideas and newly available data, technologies and organizational approaches. The customer requirements and

desires keep changing day by day routinely. The ICICI Bank has essentially focused on providing optimal value to customers through the way the bank communicates with CRM practices in Coimbatore. The ICICI bank has focused on automating and improving the business processes associated with managing relationships in the areas of sales, marketing and customer in Coimbatore City. The bank employees are approachable and offer customers proper assistance and guidance. They also offer a special savings account for women customers which come along a host of attractive offers. The study has evaluated the association between the demographic variables and the banks performance by CRM practices in the study area.

## **2. LITRETURE REVIEWS**

A literature review is a scholarly paper, which includes the current knowledge including substantive findings, as well as theoretical and methodological contributions to a particular topic. **Marchand et.al. (2000)** has studied that IT enhanced business performance with experienced information management and the right client behaviors and values. The research was applied more broad scales. **Gupta & Shukla (2004)** has highlighted the CRM execution in the banking sector and it was allowing much of the management of the customer relationship to be automated with the profitability of customer relationships. **Rashmi (2015)** has proved that the public sector has not fulfilled the CRM practices compared to the private banks in India. The banks have understood the reason for the CRM benefits in the study. **Sandeep Kaur (2016)** has discussed the CRM practices and it was the challenging aspects in the banking institutions. The Indian banking sector has played a major role in CRM practice with more facilities to their customers. **Renuga & Durga (2016)** has found that CRM was an important constructs and supply as a significant success factor for company performance and it is effectively evaluate the the customer details. The CRM helped to business appraisal of customer's potential profitability, satisfaction with the banks.

## **3. STATEMENT OF THE PROBLEM**

The CRM practices are important tool to capture the relationship of the bank customers. The bank customers have used more services of ICICI banks in Coimbatore city. The customers have faced some problems on CRM practices in the banks. So, the researcher has taken the issues to check the influences of the bank customer's experience and personal details on CRM practices of the ICICI banks in Coimbatore City.

## **4. OBJECTIVES**

The main objectives of the study are given below:

1. To observe the socio-economic characteristic of bank customers in the study.

2. To know the influence of bank customers experience and personal details towards the CRM practices of ICICI banks in Coimbatore City.

## 5. SCOPE OF STUDY

The scope of the study is given below:

- a) The banking experiences of the customers revealed by the present study.
- b) It is an interesting and significant area for conducting research.
- c) The study made on the topic of CRM practices will reveal the factor of feelings of bank customers.
- d) It helps to open new bank accounts in ICICI banks in Coimbatore city.

## 6. METHODOLOGY

The investigator has adopted the exploratory and descriptive study. Based on the convenience sampling techniques, 100 bank customers were chosen from the ICICI banks in Coimbatore city. The primary data has been evolved and collected through the utilization of structure questionnaire in the study area. The simple percentage and Chi-square analysis were used for the analysis process in the research work.

## 7. RESULTS AND DISCUSSIONS

The data after collected has to be processed and analyzed in accordance with in the outline lays down for the purpose at the time to develop the research plan. The primary data has measured with the help of tools and techniques.

**Table 1: Demographic Variables of the Respondents**

Variables	Particular	No. of Respondents	Percentage
Age	Below 25 years	20	20
	26-35 years	30	30
	36-45 years	25	25
	46-55 years	20	20
	Above 55 years	05	05
Gender	Male	40	40
	Female	60	60
Education Qualification	School	10	10
	Graduate	25	25
	Post graduate	35	35

	Professional Qualification	25	25
	Other	05	05
Occupation	Agriculture	10	10
	Business	10	10
	Profession	20	20
	Employed in Private	25	25
	Employed in Govt.	35	35
Monthly Income	Below 15,000	40	40
	15,000-25,000	30	30
	25,000-35,000	20	20
	Above 35,000	10	10
Banking Experience	Below 5 years	12	12
	5-10 years	22	22
	11-15 years	36	36
	16-20 years	10	10
	Above 20 years	20	20
Nature of the Account	Saving Account	25	25
	Fixed deposit	12	12
	Recurring deposit	11	11
	Current Account	52	52
Transactions in the Bank	1-2 times	26	26
	3-5 times	42	42
	6-8 times	12	12
	Less than 10 times	20	20
Mode of Banking Operation	Telephone/mobile	13	13
	Internet	32	32
	Bank Branch	20	20
	ATM	25	25
	Other	10	10
	<b>Total</b>	<b>100</b>	<b>100</b>

Source: Primary Data

Table-1 provided the demographic details of the sample respondents who have experienced the CRM practices of ICICI bank in the study. The respondents have majority of 30 percent aged between 26-35 years and there mostly the female (60%) respondents. They have mostly completed the post graduate level (35%) and government employees (35%) with the earnings of

below Rs.15, 000. The bank customers have banking experience of 11-15 years and mostly having current accounts in ICICI bank. They have transacted 3-5 times in a month through the internet banking and mostly contacting the bank for account balance and statements for their tax payment purposes.

### **CHI-SQUARE ANALYSIS**

The chi-square analysis has used to measure the significant influences between the banking experiences with the CRM practices of the ICICI bank in Coimbatore City. The framed hypothesis was given below:

H<sub>0</sub>: There are no significant influences between the bank customers experience and personal details with the CRM practices of ICICI banks.

H<sub>a</sub>: There are significant influences between the bank customers experience and personal details with the CRM practices of ICICI banks.

**Table 2: Chi-Square Analysis**

	<b>Variables</b>	<b>Calculated Value</b>	<b>Table Value</b>	<b>DF</b>	<b>Sig.</b>
1.	Age	0.358	26.30	16	<b>Significant</b>
2.	Gender	0.543	19.88	8	<b>Significant</b>
3.	Education Qualification	0.094	21.03	12	<b>Significant</b>
4.	Occupation	0.036	31.41	20	<b>Significant</b>
5.	Monthly Income	0.132	25.67	20	<b>Significant</b>
6.	Banking Experience	0.343	21.03	12	<b>Significant</b>

Source: Computed Value

Table-2 measured the chi square result for the significant influences between the banking experience and personal details with CRM practices of the ICICI banks in Coimbatore city. The null hypothesis was rejected at the 5 percent significant level in the current study.

### **8. CONCLUSION**

This study has provided the existing CRM strategies in ICICI banks at Coimbatore city. The finding indicated that there were several loop holes in the existing tactical CRM strategies. The ICICI banks has followed best CRM practices for their customers and the customers were also fulfilled their requirements through the banking services. The study suggested that the proper

CRM practices always helps for focusing on increasing the satisfaction of the customers in banks. To achieve the customer requirements and to survive in the competition, banks need to deliver best quality of service.

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