

An Emprical Study on Customer Perception towards CRM Practices Influence of Demographic Factors: A Study with Reference from Virudhunagar District, TA

Sheik Abdullah*, Rathinam Manohar**, Mohammed Abubakkar Siddique***

Abstract

This study has been conducted for demographic variables influence on the perception of customers towards CRM practices in banks. The scale construction consists of 25 statements, under five dimensions such as, Customer Acquisition, Customer Response, Customer Knowledge, Customer Information System and Customer Value Evaluation. In total 384 respondents were selected for this study on the basis of simple random sampling technique. To perceive the high content validity the researcher translates the interview schedule into local language in a printed manner. Based on the past studies there are six demographic factors taken to measure the influence of CRM perception. The analysis of variance test has been applied and the test result confirms the findings of the past studies, while at the same time the significant result comes out especially from the Customer Information system and Customer Value Evaluation dimension.

Keywords: CRM Practices, CRM Practices Scale For Banks, Demographic Factors, Customer Perception, Analysis of Variance Test

Introduction

The successful mantra for business is to focus on customer needs, wants and demands. The business is adopting Customer Relationship Management (CRM) strategy in their organizations for the purpose of maintaining long lasting relationship with their customers and to acquire new customer and regain the lapsed customer. The goal of CRM is managing the relationship. The term Customer

Relationship Management explained in four words by Hussain (2009).

1. What to Know: CRM manages the relationship in the long run.
2. Target group: The targeted groups are customers who get products and services to satisfy their needs and wants.
3. Object: CRM enables the organization to sell their products/services to the targeted group.
4. Service: CRM create long-lasting relationship with their customers.

Customer Relationship Management (CRM) in the banking sector involves reading the consumers' changing minds and needs, creating services to satisfy these needs. Because building and maintaining a relationship with customers in the banking industry is important for the survival. Through CRM, banks manage their services in a manner that persuade customers to use them at a profit thereby ensuring survival and success of the financial institution. Banks can increase their profits by maximizing the profitability through the total customer relationship over the period, instead of seeking to get more profit from any single transaction. In order to survive in the dynamic business environment, relationships from the differentiating factors in view of the similarity of services and this is to say that the quality of relationship differentiates from one bank to another. Therefore, it becomes imperative for service providers to meet or exceed the target customers' satisfaction with quality of services expected by them. Hence, the researcher

* Assistant Professor, Department of Business Administration, M.S.S. Wakf Board College, Madurai, Tamil Nadu, India. Email: abdullah.sheik0499@gmail.com

** Associate professor and Head, PG and Research Department of Commerce, A. N. J. A. College, Sivakasi, Tamil Nadu, India. Email: anja.mano@yahoo.com

*** Ph.D Research Scholar, A. N. J. A. College, Sivakasi, Tamil Nadu, India. Email: siddiquemohammed25@gmail.com

has made an attempt analyse the perception of customer towards CRM practices in the banks.

Review of Literature

In order to identify the research gap, the researcher has made the following reviews to have an insight at the problem.

- Payne (2006) CRM provides more opportunities to understanding the customer through data and information utilization and to implementing the relationship marketing strategies in a better way. It is not limited to an information system or a technological tool. The author argued CRM definition significantly impacts the way CRM is practiced in organization. Customer Relationship Management needs to be infused with strategic vision to create value to the stockholders through the development of relationships with strategic customers, bringing together the potential of information technology to the relationship marketing strategies that will result in the establishment of profitable long-term relationships.
 - Rootman et al., (2007) in his joint article pointed out that, sufficient customer relationship management can ensure loyal clients and loyal client base is important to service organization especially banking institutions. The research objective is influence of biographic variable on CRM practices followed by the banks. The research implied the significant positive relation between age and CRM practices followed by the banks. They recommend in order maintaining long-term client relationships, a bank may provide special benefits to clients. Bank employees should be motivated to acknowledge clients, personally know regular clients, interact with clients, and generally make clients feel relaxed, important and they can trust the bank. These actions might increase the banks level of CRM, as perceived by clients.
 - Sanjay kanti Das (2012) stated that, sufficient literature is available on CRM today, but no study has yet reported in precise form and figure. As to what how much an organization employing the CRM philosophy has benefited out of it. The main objective of his research is to examine the concept and significance of CRM in banking sector, and to study the influence of demographic factors on customer perception towards CRM practices among banks.
- The demographic factors such as gender, age, educational level, employment and online banking usage have been taken by the researcher for analysis with perception of CRM practices. The results indicate there is no significant difference in the mean value of CRM perception and Demographic factors. At the end of the part the researcher concluded the customer perception on CRM practices among the banks is similar regarding the demographic factors.
- Zulia zulhilil (2012) banks realize their own way of managing their relationship with customer. However the perception of customer on CRM practices among banks should also be taken into consideration. The main purpose of the research is conducted and examines the relationship between customer perception and demographic factors (Gender, Age, Educational level and online banking usage). The finding reported us, the chi-square result was shown as overall, there was no significant difference between customer perception on CRM practices based on gender, age, and educational level employment and online banking usage. The researcher argued, when banks want to understand the perception of customer on their CRM practices, demographic factors did not influence what the customer perceived.
 - Mahalakshmi (2013) CRM in the Banking sector is an important strategy which helps the bank to build long- lasting relationships with their customer 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 realised that managing customer relationships is a very important factor for their success. The purpose of study is conducted to gain a better understanding of the benefits of CRM to customer and organising it in the banking industry. The result reveals that there exists a significant and Positive relationship between demographic factors and Customer relationship management services offered by the banks.
 - Tarannum Syed and Kalicharan Modak (2014) CRM involves gathering of customer data, and then using it to facilitate customer service transactions by mak-

ing the needed information available to resolve the specific issue and concern of the customers. This results in more satisfied customers, a more profitable business and more resources available to the support staff. Their research objectives consist, perception of customer towards CRM practices and to study the importance of CRM practices. In analysis section, they tested demographic variable with perception of CRM practices. The test results reveals significant association between demographic variable and customer perception towards CRM practices.

- Balakrishnan & krishnaveni (2014) customer needs, wants, desires keep changing day by day. Therefore it is necessary for the banks to adopt the changes in the market through tracing the customer wants and the needs. This is possible only when the organization has clear contact with its customers. The study objectives mainly concentrate on socio-economic characteristic of bank customers and its influence on CRM practices in selected private banks. The results of Chi-square test that the attitude of customer towards CRM practices does not differ with gender. On the other hand it shows significant results an occupational status of the sampled respondents in the study area.

Based on the work of selected literatures, the researcher gathered the results of demographic variable influence on CRM practices in banks and presented in Table1.

Table 1: A Select List of Test Variable from Past Research and its Results

Author	Test variable	Significant Result
Rootman et.al.(2007)	Demographic factor	Age
Sanjay Kanti Das (2012)	Demographic factor	Nil
Zuliana Zulkifli (2012)	Demographic factor	Nil
Mahalakshmi (2013)	Demographic factor	All Variables are significant
Tarannum Syed and Kalicharan Modak (2014)	Demographic factor	All variables are significant
Balakrishnan and Krishnaveni (2014)	Demographic factor	Occupational status

Study Justification

Customer is the focal point in the development of successful marketing strategy. Marketing strategies both influence and are influenced by consumers’ cognition, behaviour and environment. Customer Relationship Management creates and develops the close relationship with customers and driving profitable with long run business. In the banking field “a Unique Relationship” exists between the customers and the bank. But 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 few banks are making attempts to adapt CRM.

The efficiency of banking sector depends upon how best it can deliver services to its targeted customers. In order to survive in this competitive environment and provide continual customer satisfaction, the providers of banking services are now required to continually improve the quality of services. In this study, the researcher has made a study to determine the five dimension factors those have been the CRM practices followed in banks of Virudhunagar district and get the perception from customers. The primarily objective of this research is to measure the influence of demographic variable on customer perception in CRM Practices.

It is proposed that this paper analyze the perception of customers towards CRM practices in banks and influence of demographic factors. It is presented in the following figure 1.

Customer Acquisition

In marketing customer acquisition is the term used to describe the process of bringing new customers to a particular brand, product or service. This process is heavy cost oriented. There are many ways to acquire the customers in Banks. But the primary goal of customer acquisition is to do the least amount of work, least amount of money and to get as many customers as possible into the fold. The customer acquisition initiatives should provide adequate requirements to the customers.

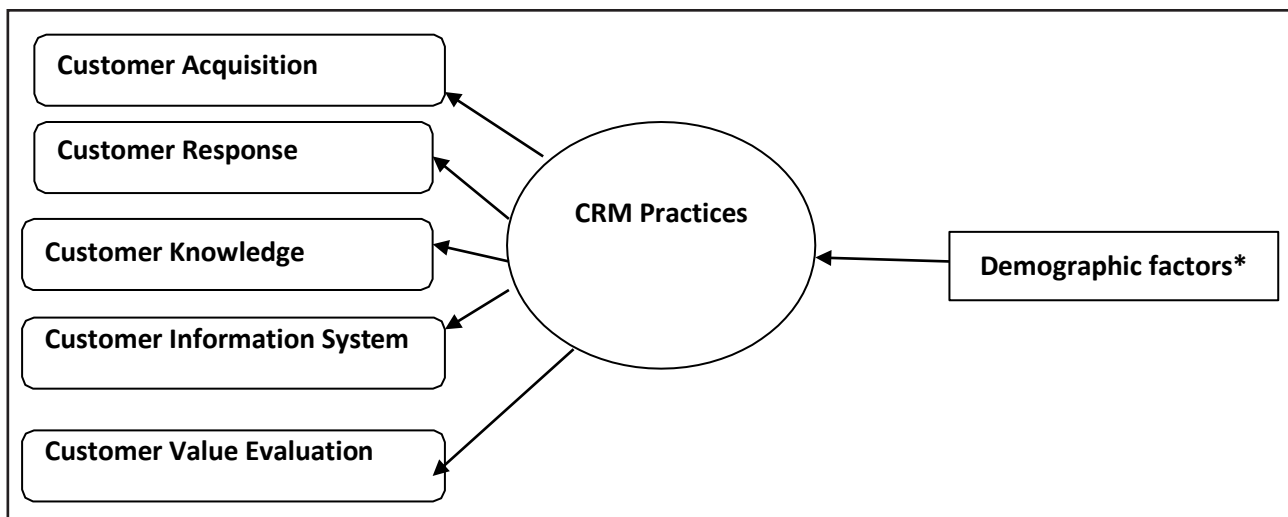


Figure 1: Conceptual Framework

*Demographic factor (Gender, Age, Educational qualification, Occupational status, Income level and Using Modern Banking)

Customer Response

Customer response is the reaction by the banks to the queries of the customers. Dealing with these queries intelligently is very important as small misunderstandings could convey unlike perception of the customer. Success totally depends on understanding and interpreting these queries and then working out strategies to provide the best solutions and also the bank offers new type of services, schemes and intimates this into customer desk.

Customer Knowledge

Customer knowledge is essential one, who aims to adapt their processes, products and services to their customers' needs in order to build a healthy and profitable customer relationship. In this respect, the banking companies gather information and the insight they need to build stronger customer relationships. Their customer knowledge may not be sufficient and should set up the necessary processes and systems in order to collect more information and data on who are the customers are, what they do and how they think from the financial point of view.

Customer Information System

A good CRM system will help a business attract, and win new customers, retain those the company already has,

as well as reduce the costs of marketing and customer service. An effective CRM System provides complete and consistent customer information so that sales and marketing are tightly integrated. It allows customer service to manage customer relationships and expectations. Customer information system in banks adopts recent innovative technologies to attract and systematic transparent information should be read out by the customers.

Customer Value Evaluation

Evaluation of customer value is the core unit of customer relationship management of power grid enterprises. Traditional evaluation index is too complex and difficult to be used when the amount of power customer is great. Therefore, it is necessary to construct a power customer value evaluation system to solve the problem. The banks periodically conduct the customer audit meets to evaluate their customer service performance through the customer data.

Objectives of the Study

The objectives of the present study are as follows:

- Study the demographic profile of sampled respondents in the study area.
- Analyse the perception of customer towards CRM practices.

- Measure the influence of demographic variable on the perception of CRM practices.

Hypotheses

To fulfill the objectives of the study the following hypothesis has been framed by the researcher and tested with Analysis of variance test.

Ho: Gender doesn't influence the perception of CRM practices. Ho: Age- doesn't influence the perception of CRM practices.

Ho: Educational status doesn't influence the perception of CRM practices. Ho: Occupational status doesn't influence the perception of CRM practices. Ho: Income level doesn't influence the perception of CRM practices.

Ho: Modern banking usage doesn't influence the perception of CRM practices.

Research Design and Instrument

This study is descriptive in nature and to examine the customer's perception about customer relationship management practices in banks. The data collected through self-administrated questionnaire to the banks customers who have account with public and private banks in Virudhunagar District. The district consists six blocks with total population as per 2011 census 19,42,288^[1]. The sample collected with the help of sample selection service portal with 5% per cent confidence level and 5% percent confidence interval (www.surveysystem.com). In total 384 samples are identified, each block allotted with 55 sample. Respondents selected on the basis of simple random sampling technique. To get a high content validity the questionnaire distributed with local language. The demographic variables such as age, gender, income, education level, occupation and usage of modern banking are measured and also the CRM practices scale statement was adapted from the work of lu and shag (2007) followed by Sanjay Kanti Das (2012) modified and suited to redefine the practices of banking sector. The perception of customers towards CRM practices measured by using likert five point scaling techniques starts with

5-Strongly agree to 1- Strongly disagree. For simplicity and convenient purpose each factor (statements) re-coded with identifiable code viz..(Customer acquisition CA, Customer Knowledge CK like that.). Cronbach's alpha test was applied to know the reliability and validity of the statement. Cronbach's alpha values of 0.7 and greater is considered reliable, straub et al. (2004). The cronbach's alpha values for each component are greater than 0.7 and composite alpha value for five dimension is .784, thus indicating good reliability. The reliability and validity details are presented in Table 2.

Table 2: Reliability Analysis - Cronbach's Alpha Test

Dimension	Items	Cronbach's Alpha
Customer Acquisition	5	.84
Customer Response	5	.75
Customer Knowledge	5	.72
Customer Information System	5	.84
Customer Value Evaluation	5	.77
Overall Score	25	.784

Source: Computed output result

Results and Discussion

The demographic characteristics of the sample respondents have been presented in Table 3. As the result of table 3 reveals, 76.3 per cent of the respondents were male and 23.7. per cent of them female. In total 62.5 per cent of the respondents are in the age group of below 30 years. The study shows totals 53.6 per cent of the sampled respondents are diploma/degree holders; from the aspect of occupational level 52.1 per cent of the respondents are private sector employees. Out of 384, 47.4 per cent of the respondents' income between Rs.15, 001 to Rs.25, 000/- in a month. The result on using of Modern banking, 73.2 per cent of the respondents are used the modern banking/online banking.

To examine the influence of customer perception on CRM practices and demographic factors, Analysis of variance (Anova) test has been computed; it used to test whether the groups mean are differ significantly or not. Table 4 shows the perception of customer towards CRM practices followed by Public and Private sector banks in Virudhunagar district.

¹https://en.m.wikipedia.org/wiki/virudhunagar_district.

Table 3: Demographic Factors of the Sample Respondents

Classification	Particulars	Frequency	Percentage
Gender	Male	293	76.3
	Female	91	23.7
Age-wise	Less than 30 years	144	62.5
	Above 31 years	240	37.5
Literacy level	School Level	99	25.8
	Diploma/UG Level	206	53.6
	PG Level	60	15.6
	Professional degree	19	4.9
Occupation	Private sector employee	200	52.1
	Public sector employee	141	36.7
	Businessman	26	6.8
	Agriculturist	17	4.4
Income level	Below Rs.15,000/-	122	31.8
	Rs.15001 to Rs.25,000	182	47.4
	Above Rs.25,001	80	20.8
Using Modern banking	Using Modern banking	281	73.2
	Not using Modern banking	103	26.8

Source: Primary data

Table 4: Customer Perception about CRM Practices in Banks

Re- Code	Particulars	SA	A	Either A or DA	DA	SDA	Mean score	Total
CA1	Adaptability of different measures to meet customers' urgent requirements.	77	102	118	67	20	3.38	384
CA2	Accept different approaches to attract targeted customers.	53	107	98	105	21	3.17	384
CA3	Dissemination of information to attract new customers.	80	100	117	49	38	3.35	384
CA4	Offers a variety of service items and information.	65	122	102	68	27	3.34	384
CA5	Banks ability to tailor its products and services to meet customers' needs.	77	108	108	46	45	3.33	384
CR1	Bank offers convenient services to customers	84	121	115	37	27	3.52	384
CR2	Bank offers a wide range of credit facilities to meet customer's requirements.	62	110	92	71	45	3.67	384
CR3	Bank offers useful online products and services.	66	154	97	46	27	3.51	384
CR4	Bank offers products that reflect customer's earnings and wealth.	70	137	99	52	49	3.45	384
CR5	Bank provides enough information to customers about different products and services.	67	103	118	69	27	3.3	384
CK1	Bank's operating hours are convenient to customers.	58	122	106	66	32	3.28	384
CK2	Bank offers comprehensive range of investment products.	71	107	96	86	24	3.3	384
CK3	Bank offers with innovative loan services.	82	108	104	61	29	3.4	384
CK4	Bank understands individual customer's needs and circumstances.	81	137	91	47	28	3.51	384

CK5	Bank often encourages individual customers to introduce other's to purchase their products and services.	87	140	73	55	29	3.52	384
CIS1	Bank's information system allows performing banking needs.	61	126	116	58	23	3.38	384
CIS2	Bank implemented modern equipments and technologies.	68	130	86	69	31	3.35	384
CIS3	Bank provides tele-banking and other internet banking facilities.	77	129	85	55	38	3.39	384
CIS4	ATM machines are available at convenient places.	168	132	47	23	14	4.08	384
CIS5	Every bank transactions are computerization.	67	172	96	34	15	3.63	384
CVE1	Bank always delivers superior services.	88	131	102	44	19	3.6	384
CVE2	Bank offers high quality services.	59	109	76	111	29	3.15	384
CVE3	Full trust on the services rendered by banks.	87	107	79	57	54	3.30	384
CVE4	Customer enjoys bank services.	92	117	80	74	21	3.5	384
CVE5	Services rendered by bank attract customers.	99	113	113	35	24	3.6	384

Source: Primary data

Table 5 addresses that, the perception of customer towards CRM practices with five dimensions. Out of

it the high mean score is 4.08 which are lays on the Customer Information System dimension. Most of the scale statements mean value is more than 3.

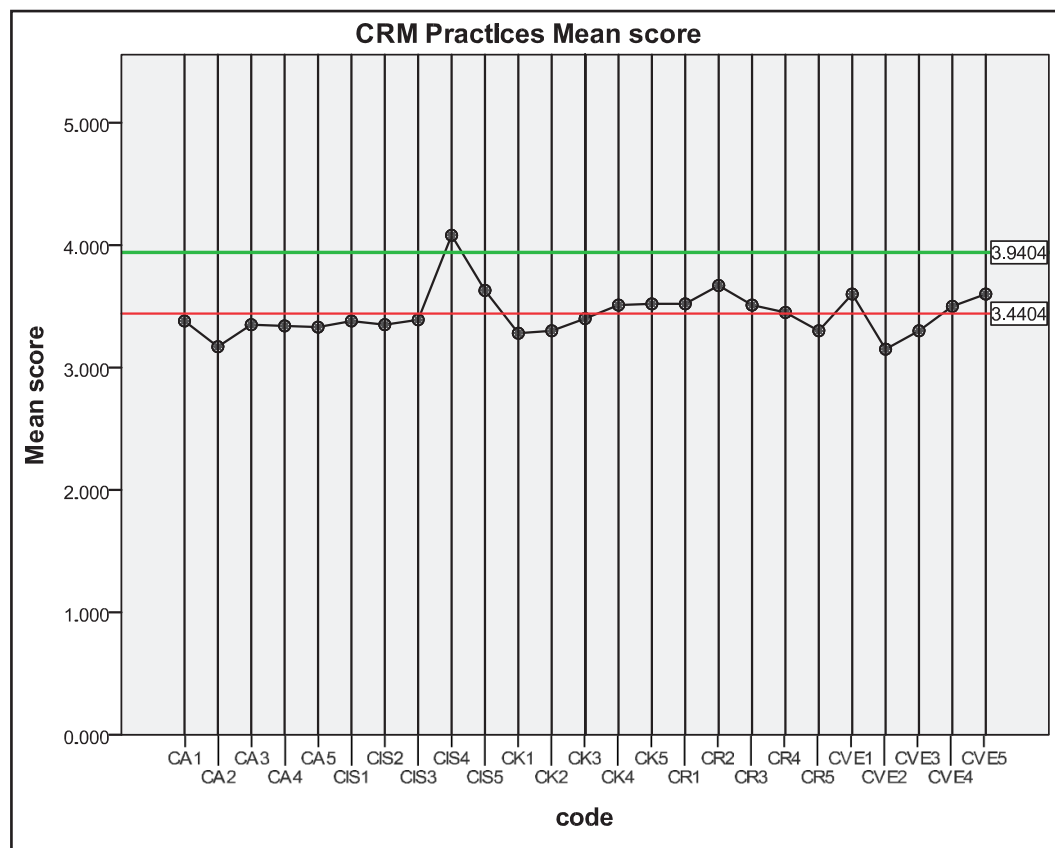


Figure 2: Customer Perception about CRM Practices in Banks

From the above figure it should be noted that, the average total mean score value is 3.44 (Red line breakup). There are 11 factors which are high than the average means score. The median average score of entire factor is 3.94 (Green line breakup) only one factor is more than the median average (4.08) namely “ATM machines are available at convenient places” in the Customer Information System dimension of CRM practices.

Customer Perception about CRM Practices and Influence of Demographic Factors

The researcher has simplified the computation each respondents scale score is add within the CRM practices dimension. For example the respondents Customer acquisition score is adding the CA1+..CA5. Like that calculates each dimension score has been worked out. Table 6 shows the results of Anova test.

Table 6: Customer Perception about CRM Practices and Influence of Demographic Factors (Testing with Anova)

CRM dimension	Demographic factor	F value	P value	Result
Customer Acquisition	Gender	.987	.474	Not significant
	Age	1.669	.382	Not significant
	Education	1.124	.326	Not significant
	Occupation	1.131	.379	Not significant
	Income-Level	1.047	.406	Not significant
	Modern Banking	.913	.563	Not significant
Customer Response	Gender	.854	.623	Not significant
	Age	1.232	.240	Not significant
	Education	.950	.512	Not significant
	Occupation	1.264	.218	Not significant
	Income-Level	.887	.585	Not significant
	Modern Banking	.460	.964	Not significant
Customer Knowledge	Gender	.858	.631	Not significant
	Age	1.841	.20	Not significant
	Education	1.147	.304	Not significant
	Occupation	.919	.556	Not significant
	Income-Level	1.168	.286	Not significant
	Modern Banking	.552	.931	Not significant
Customer Information System	Gender	.773	.725	Not significant
	Age	1.950	.014	Significant**
	Education	1.907	.001	Significant**
	Occupation	.988	.471	Not significant
	Income-Level	.876	.603	Not significant
	Modern Banking	.892	.583	Not significant
Customer Knowledge	Gender	.978	.483	Not significant
	Age	.760	.740	Not significant
	Education	.622	.875	Not significant
	Occupation	1.673	.041	Significant**
	Income-Level	.520	.943	Not significant
	Modern Banking	1.038	.416	Not significant

Source: own compilation

The Analysis of Variance results (Table 6) shows that, there were no significant results on demographic variable such as gender, income, and using modern banking on customer perception towards CRM practices in banks. On the other hand the other demographic variable Age, Education and Occupation, its p value is less than the critical value ($p < 0.05$). Which means age, education and occupation of the sampled respondents

mean group is differ in Customer Information System and Customer value Evaluation of CRM practices dimension. By considering the various demographic variables taken for this study, only three have significant influence on CRM practices others are not statistically significant. Based on the analysis the following outcome model has been developed.

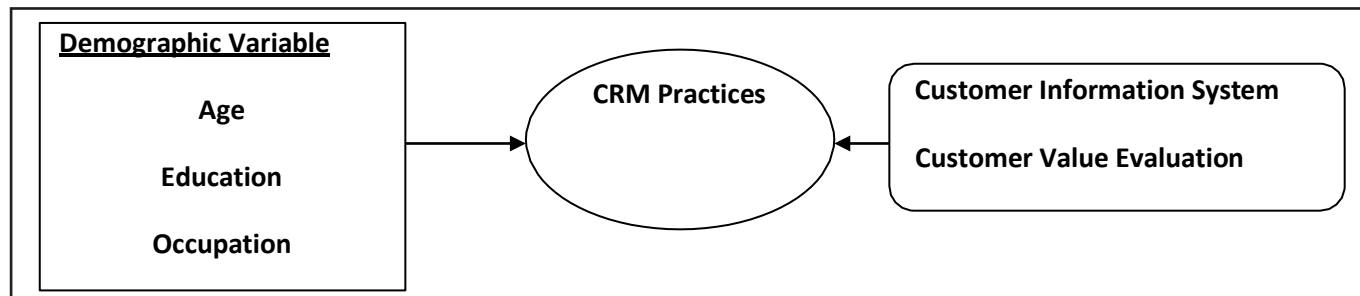


Figure 2: Outcome Model Dominant Demographic Factor which Influence CRM Practices

Due to the outcome of the model and general implication to the banks as follows for better CRM practices. First of all the bank should understand and execute the Employee Relationship Management first before executing the customer relationship management. At the time of data of collection most of the customers not well aware of the concept of ‘CRM’, so the banks may highlight and persuade the customers about CRM and its practices for better relation. It is suggested that Banks should maintain the atmosphere which permit the customer to continue with existing bank. The bank should improve the service quality for retention of existing customers that will attract the other customers too. Customer Information system and Customer value evaluation dimensions are affected due to innovative -technology and data base management. So the banker keen observation is needed when examination on these dimensions. Moreover the bank should adjust and adopts recent innovative technologies to attract customers.

Conclusion

Nowadays, Banks have realized that customer relationships are a very important factor for their success. Customer relationship management (CRM) is a strategy that can help them to build long- lasting relationships with their customers and increase their revenues and profits. CRM in the banking sector is of greater importance. CRM

impact on banking competitiveness as well as it provides a greater understanding of what constitutes a good CRM practices. Based on the original work of Lu and Shang (2007) altered with suit to banking sector followed by Sanjay kanti Das (2012). The study undertaken to examine the influence of demographic variables (gender, age, education, occupation, income level, usage of modern banking) on customers perception towards CRM practices followed by banks in Virudhunagar district. The analysis of variance test result reveals group means are differ especially the Customer information system and Customer value evaluation dimension of CRM practices. The present study confirms the empirical result of past studies conducted in same area that is CRM practices of banking sector. This would imply us customer’s perception towards CRM practices differ according to similar biographic variables.

Study Limitations

Due to the time constraint the study was conducted banks operated in Virudhunagar District, Tamilnadu. The study mainly focused the objective, influence of demographic factor on the perception of CRM practices followed by the banks. There was no sufficient review of literature available in fulfilling the main objective of the study. The accuracy, validation and generalisability of the proposed scale accessed from others work can be done by

replicating this study in CRM aspects of other business segments at a national level.

Reference

- Akroush, M. N., Dahiyat, S. E., Gharaibeh, H. S., & Abu-Lail, B. N. (2011). Customer relationship management implementation: an investigation of a scale's generalizability and its relationship with business performance in a developing country context. *International Journal of Commerce and Management*, 21(2), 158-190.
- Ata, U. Z., & Toker, A. (2012). The effect of customer relationship management adoption in business-to-business markets. *Journal of Business & Industrial Marketing*, 27(6), 497-507.
- Balakrishnan, H., & Krishnaveni, R. (2014). A study on customer relationship management practices in selected private sector banks with reference to coimbatore district. *The SIJ Transactional on Industrial, Financial and Business Management*, 2(1), 15-20.
- Bennett, R. (1996). Relationship formation and governance I n Consumer Markets: Transactional analysis versus the behaviorist approach. *Journal of Marketing Management*, 12, 417- 436.
- Bose, R. (2002). Customer relationship management: key components for IT Success. *Industrial Management & Data Systems*, 102(2), 89-97.
- Gefen, D. (2002). Customer loyalty in e-commerce. *Journal of the Association for Information Systems*, 3(1).
- Gurau, C., Ranchhod, A., & Hackney, R. (2003). Customer-centric strategic planning: integrating crm in online business systems. *Information Technology and Management* 4(2- 3), 199-214.
- Hussain, I., Hussain, M., Hussain, S., & Sajid, M. A. (2009). Customer relationship management: Strategies and practices in selected banks of Pakistan. *International Review of Business Research Papers*, 5(6), 117-132
- Tahir, I. M., & Zulkifli, Z. (2011). A preliminary analysis of CRM practices among banks from the customers' perspectives. *Journal of Public Administration and Governance*, 1(1), 274-285.
- Lu, C. S., & Shang, K. C. (2007). *An Evaluation of Customer Relationship Management in Freight Forwarder Services*. Proceedings of the 13th Asia Pacific Management Conference, Melbourne, Australia. Achieved on 05.01.2015.
- Mahalakshmi, V., Saravananaraj, M. G., & Umarani, S. (2013). The influence of demogrpahic variables of bank customers towards CRM. *International Journal Of Research in Business Management*, 1(2), 27-40.
- Nimako, S., Azumah, F. K., Donkor, F., & Adu-Brobbey, V. (2012). Confirmatory factor analysis of service quality dimensions within mobile telephony industry in Ghana. *The Electronic Journal Information Systems Evaluation*, 15(2), 197-215.
- Payne, A. (2006). *Handbook of CRM: Achieving excellence in Customer management*. Oxford: Elsevier,2006.
- Rootman, C., Tait, M., & Bosch, J. (2007). The influence of bank employees on bank customer relationship management. *ACTA Commercii*, 181-192.
- Sachdev S. B., & Verma H. V. (2004). Relative importance of service quality dimensions: A multi-sectoral study. *Journal of Services Research*, 4(1), 59-81.
- Das, S. K. (2012). Bank customer perception towards CRM practices: Influence of demographic factors. *Journal of Business Management, Commerce & Research*, Vol.I, No.2.1-17.
- Shibu. N. S. (2011). Customer relationship management and banking industry. *Journal of Social Sciences*, 36(17), 72-79.
- Straub, D., Boudreau, M. C., & Gefen, D. (2004). Validation guidelines for IS positivist research. *Communications of the Association for Information Systems*, 13, Article 24.
- Tarannum, S., & Modak, K. C. (2014). Customer perception towards crm practices in private banks in Indore. *Indian Journal of Applied Research*, 4(5), 360-363.
- Wang, Y., & Feng, H. (2012). Customer relationship management capabilities: Measurement, antecedents and consequences. *Management Decision*, 50(1), 115-129.
- Yim, F., Anderson, R., & Swaminathan, S. (2004). Customer relationship management: its dimensions and effect on customer outcomes. *Journal of Personal Selling & Sales Management*, 24(4), 265-280.
- Zulkifli, Z., & Tahit, I. M. (2012). Influence of demographic factors on customers' perception towards CRM Practices Among banks. *Universal Journal of Management and Social Sciences*, 2(3), 30-36.