

Analysis

Customer Experience and Perception on the CRM Practices of some Public Sector Banks with Reference to Coimbatore District, Tamilnadu

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Abstract

The purpose of business is to create new customers and retain old customers. Customer orientation is the ultimate key to success of any business. Customer Relationship Management (CRM) is a comprehensive approach for creating, maintaining and expanding customer relationships. CRM does not just belong to sales and marketing. CRM is an intelligent blend of marketing and information technology for serving the customer with greater care and value. It is a new way of doing business covering all aspects. If any area is left out of CRM, the organization is exposed to greater risk. This article is focus on the dimension of perception towards customer relationship management in selected public sector banks at Coimbatore district

Keywords: Customer Relationship Management, Perception, Attitude, Value

Introduction

CRM is an integrated approach of dealing with customers with smart use of Information Technology. Computerizations of records, maintenance of customer data base, online customer

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service will enhance the customer loyalty apart from exploring new opportunities for cross selling/sell ups. It involves a dramatic change in the marketing strategies from products or sales-centric to customer-centric approach. CRM focuses on the total customer requirements. When any CRM strategy is implemented it computes and analyses data about the target customers and their buying habits in multiple ways. Relationship marketing is discovering the new and potential ways and strategies for enhancing customers' value to business. Earlier, companies focused on mass marketing, but now they are selecting their customers more carefully and building long lasting and direct relationships with targeted customers.

Today Marketing Managers realized the fact that instead of adding some more new customers, it is always profitable and easier to concentrate on the known market with old customers with new options, opportunities for business. In the past, many companies have focused on finding new customers for their products and closing sales with them. Now this concept has undergone changes and shifted towards keeping current customers more delighted and loyal for building lasting relationships based on superior customer satisfaction and value. The goal of every company is shifting from making a profit on each sale to making long term profits by managing the life time value of a customer. With the

implementation of CRM business does a better job at a better price to retain old customers, competitors find it increasingly difficult to acquire new customers. As a result, today marketers spend less time on increasing the share of market and more time in enhancing share of customer. They offer new or improved products to current customers and train employees to cross-sell and up sell in order to market more products are services to existing customer

Objectives of the Study

1. To analyse the public sector banks in terms of dimension-wise perception of customer relationship management.
2. To offer a suitable suggestion to improve the customer services of the banks based on the findings.

Research Methodology

Both primary and secondary data were used for the present study. In order to study the customers' attitude towards the customer relationship management by public sector banks Indian Bank (IOB), State Bank of India (SBI), other scheduled bank in Coimbatore district, 117 sample respondents who are account holders in the selected banks were randomly selected for the present study. For the purpose of analysis, considering various factors, such as number of branches, number of customers, the volume of business, etc., 32 sample respondents from SBI, 25 from

Indian Bank, 38 from Bank of India and 22 from others scheduled banks were randomly selected by adopting proportionate sampling method. The primary data were collected by personal interview method with a well-designed pre-tested interview schedule.

Tools of Analysis

In order to examine the trend and growth rate of deposits and the like, trend equation has been used. The factor analysis has been used to identify the factors which responsible for the performance of banks with regard to service quality.

Analysis and Interpretation

In this Study, an attempt has been made to identify the factors which were perceived by the customers as CRM in banks. For this, 42 statements relating to the CRM have been selected so as to identify the significant and important dimensions with the help of factor analytical technique.

Analytical Framework

The technique adopted to identify and analyse the special attractions that galvanized the customers in public sector bank is factor analysis(Kerlinger,1973). The principal factor analysis method is mathematically satisfying because it yields a unique solution to a factor problem. Its major solution feature is the

extraction of maximum amount of variation as each factor is calculated. In other words, the first extracts the most variance and so on. Most of the analytical methods produce results in a form that is difficult or impossible to interpret. Thurstone argued that it was necessary to rotate factor matrices if one wanted to interpret them adequately. He pointed out that original factor matrices are arbitrary in the sense that an infinite number of reference frames (axes) can be found to reproduce any given 'R' Matrix.

There are several methods available for factor analysis. But the principal factor method with orthogonal variance rotation is mostly used and widely available in factor analysis computer program. Further orthogonal rotations maintain the independence of factors that is, the angles between the axes are kept at 90 degrees. One of the final outcomes of a factor analysis is called rotated factor matrix, a table of co-efficient that expresses the ratios between the variable and the factors that have been prepared. The sum of squares of the factor loadings of variable is called communalities (h^2).

The communality (h^2) of a factor is its common factor variance. The factors with factor loadings of 0.5 or greater are considered as significant factors. This limit is chosen because it had been judged that factors with less than 50 per cent common variation with the rotated factor pattern are too weak to report.

In the present study, the principal factor analysis method with orthogonal varimax rotation is used to identify the significant dimensions of perception of customers towards CRM in public sector banks.

Testing for Sampling Adequacy

Before extracting the factors, to test the appropriateness of the factor model, Bartlett's test of sphericity was used to test the null hypothesis that the variables are inter-correlated in population. The test statistics of sphericity is based on a chi-square transformation of the determinant of the correlation matrix. Another useful statistics is the Kaiser-Meyer Oklin (kmo) test of sampling adequacy. Small value of the KMO statistic indicates that the correlation between parts of variable cannot be explained by other variables and that factor analysis may not be appropriate. Generally, a value greater than 0.5 is desirable. The correlation matrix was examined carefully and the two tests namely Bartlett's test of sphericity and Kaiser-Meyer Oklin test were undertaken to test if it was judicious to proceed with factor analysis in the present study. The computed results are given in Table 1.

Table 1: Measures Of Sampling Inadequacies

Measures		Estimated Value
Kaiser-Meyer Oklin Measure of Sampling Adequacy		0.7761
Bartlett's Test of Sphercity	Appropriate Chi-Square	2524.27
	Degrees of Freedom	861
	Significance	0.0000

From Table.1 it has been observed that the Bartlett's test was significant with $P=0.000$, being less than 0.05. Sampling adequacy measured using the Kaiser-Mayer Oklin (KMO) of 0.7761 was taken as acceptable. Thus the factor analysis may be considered an appropriate technique for analysing the data. Factor analysis was done with 42 variables (item) by orthogonal varimax rotation for the perceptions of customers towards CRM IN public sector bank.

Results and Interpretation for the Perception of Customers towards CRM in by Public Sector Bank

The rotated factor matrix for the variables relating to the perception of the customers in public sector bank in the study is given in

Table.2. It gives the loadings received by the factors under F1, F2, F3, F4, F5, F6 and F7 for public sector bank.

Table 2: Rotated Factor Matrix for the Perception Of Customers Towards CRM in Public Sector Bank

Variables	Rotated Factor Loading							H2
	F1	F2	F3	F4	F5	F6	F7	
The selection of bank is influenced by the range of services	0.74 32	0.00 16	0.01 61	0.00 72	0.21 32	0.1411	0.1067	0.6294
The customer selects a bank based on the quality of services offered by them	0.70 14	0.21 01	0.01 01	0.01 62	0.10 47	0.2101	0.0061	0.5916

Ownership of the bank is the criterion for selection of the bank	0.64 12	0.31 47	0.09 11	0.10 71	0.27 16	0.2911	0.1271	0.7046
The customer opens an account to realise draft, cheque, etc.	0.56 17	0.30 17	0.10 71	0.27 11	0.10 72	0.3018	0.2167	0.6410
The purpose of opening of an account is to get loans and advances	0.51 21	0.32 14	0.27 16	0.17 12	0.10 16	0.1071	0.0172	0.5199

The customer opens an account with the bank to enjoy the non-material services offered by the bank	0.50 72	0.31 72	0.21 01	0.16 72	0.09 72	0.2111	0.1213	0.4986
The interest rate offered for F.D. is high	0.11 71	0.71 31	0.21 01	0.19 71	0.10 16	0.0782	0.1091	0.6335
The interest rate on R.D. is high	0.27 16	0.69 12	0.07 91	0.27 11	0.32 13	0.2172	0.1016	0.7920
The cash certificate enjoy a high interest rate	0.30 16	0.56 71	0.16 71	0.10 12	0.21 16	0.3014	0.0792	0.5926

The interest rate on the loans and advance are low	0.47 11	0.51 11	0.21 11	0.10 67	0.24 11	0.0016	0.1012	0.6074
The customer always feels that borrowing from the bank is more easy	0.10 14	0.31 72	0.68 12	0.00 16	0.01 07	0.21 71	0.16 72	0.6 501
The loan and advances are granted to customers without much difficulties	0.10 12	0.06 11	0.61 23	0.10 12	0.11 47	0.06 72	0.10 12	0.4 270
The banker takes more time to grant a loan	0.00 96	0.31 01	0.59 12	0.10 11	0.09 12	0.21 67	0.12 71	0.5 274
The customers are required to make many visits for getting a loan	0.09 21	0.11 21	0.55 16	0.21 61	0.17 16	0.07 18	0.06 71	0.4 111

The loan is granted but the payment is delayed	0.11 21	0.31 42	0.54 12	0.27 12	0.20 16	0.10 71	0.09 21	0.5 383
The granted loan amount is released in instalments	0.30 12	0.11 21	0.51 27	0.31 42	0.20 13	0.07 91	0.00 69	0.5 116
For getting a loan the customer is required to undergo many formalities	0.20 13	0.27 12	0.50 16	0.31 17	0.10 11	0.06 72	0.10 98	0.4 896
Bank normally accepts instalment repayment method	0.27 31	0.12 71	0.01 01	0.66 12	0.21 47	0.14 11	0.07 16	0.5 991
The number of instalments is normal	0.01 71	0.00 98	0.10 11	0.61 36	0.31 41	0.21 42	0.10 12	0.5 418

Customers are given sufficient time for the repayment of loan	0.31 21	0.10 72	0.06 71	0.54 72	0.21 71	0.07 92	0.11 72	0.4 799
The amount of each instalment is convenient for repayment	0.11 27	0.39 12	0.31 47	0.53 63	0.01 17	0.27 31	0.00 98	0.6 272
The recovery procedure is harsh	0.26 71	0.40 11	0.31 21	0.51 91	0.31 11	0.29 72	0.10 41	0.7 929
The customers are well informed about the default of repayment	0.23 12	0.37 11	0.11 41	0.50 12	0.10 71	0.07 21	0.11 47	0.4 852
Collection of cheque	0.20 16	0.19 72	0.01 98	0.07 61	0.61 36	0.11 21	0.20 14	0.5 153
Collection of draft	0.19 72	0.23 11	0.10 72	0.09 16	0.56 72	0.21 41	0.11 71	0.4 934
Money transfer / Mail transfer	0.00 91	0.34 71	0.21 41	0.12 01	0.53 16	0.20 16	0.09 12	0.5 123
ATM facilities	0.06 06	0.29 16	0.31 47	0.24 16	0.51 14	0.31 41	0.07 12	0.6 113

Safe deposit locker	0.21 32	0.30 11	0.31 47	0.21 41	0.50 12	0.07 01	0.10 67	0.5 484
Electronic clearing services	0.10 47	0.21 16	0.20 12	0.18 11	0.50 01	0.10 11	0.07 09	0.3 943
All the services are done quickly	0.09 21	0.11 61	0.10 12	0.31 41	0.21 31	0.58 72	0.12 13	0.5 357
The services are provided to all needed customers	0.11 72	0.31 12	0.20 17	0.12 14	0.00 98	0.56 36	0.07 19	0.4 889
Customers are satisfied with the existing services	0.31 21	0.14 71	0.06 71	0.23 41	0.10 71	0.55 36	0.10 42	0.5 071
The charges and fee for providing such services is low	0.09 21	0.10 41	0.29 12	0.11 27	0.07 01	0.54 12	0.21 47	0.4 607
The time required for opening of an account is normal	0.06 31	0.11 21	0.31 41	0.29 16	0.22 17	0.53 71	0.19 72	0.5 767

The banker issues the draft within the specified time	0.12 31	0.14 11	0.29 11	0.30 71	0.10 14	0.51 61	0.07 92	0.4 970
The D.D. is realised within the specified time	0.09 11	0.11 71	0.20 16	0.26 71	0.37 11	0.50 72	0.17 11	0.5 582
The time taken for the encashment of cheque is normal	0.06 72	0.10 17	0.21 16	0.31 20	0.41 21	0.50 16	0.10 72	0.7 597
The bank is easily accessible	0.21 07	0.07 21	0.10 16	0.09 11	0.21 41	0.16 71	0.59 72	0.4 986
The parking space is enough	0.17 89	0.07 61	0.26 71	0.31 21	0.11 31	0.07 92	0.56 31	0.5 426
The bank business hours is convenient to customers	0.09 72	0.31 71	0.24 73	0.11 21	0.10 11	0.10 16	0.55 41	0.5 083
The banker feels that customers are the real assets of the bank	0.31 72	0.29 71	0.10 16	0.06 71	0.00 91	0.12 12	0.52 36	0.4 926

Customers' complaints and grievances are redressed quickly	0.31 72	0.29 12	0.11 71	0.04 91	0.03 71	0.21 11	0.50 14	0.4 988
Percentage Variance explained	3.76 03	3.80 16	3.65 45	3.43 65	3.06 34	3.44 83	2.01 09	

Note: The principal factors method with orthogonal variance rotation is used to extract factors.

From Table.2, the rotated factor loadings for the forty two statements (variables) of perception of customers towards benefits provided by public sector bank are observed. It is clear from Table.2 that all the forty two statements have been extracted into seven factors namely F1, F2, F3, F4, F5, F6 and F7. The factors with identified new names which influence perception of customers in public sector bank are discussed in below:

Factor I (F1)

The selection of bank is influenced by the range of services (0.7432). The customer selects a bank based on the quality of services offered by them (0.7014). Ownership of the bank is the criterion for selection of the bank (0.6412). The customer opens an account to realize draft, cheque etc, (0.5617). The purpose of

opening an account is to get loans and advances (0.5121) and the customer opens an account with the bank to enjoy the non-material services offered by the bank (0.5072). These are the items with high loadings on factor I. The above items refer to criteria in which the customers select the bank hence the factor I is characterized as **“Selection of Bank and Opening of an Account”**.

Factor II (F2)

In the second factor, the interest rate offered for F.D. is high (0.7131), the interest rate on R.D. is high (0.6912), the cash certificate enjoys a high interest rate (0.5671) and interest rate on the loans and advance is low (0.5111) has the highest significant positive loadings. As the above items refer to the interest rates charged upon the deposits and loans, factor II is named as **“Interest on Deposits and Loans”**.

Factor III (F3)

The customer always feels that borrowing from the bank is easy (0.6812), the loans and advances are granted to customers without much difficulties (0.6123), the banker takes more time to grant a loan (0.5912), the customers are required to make many visits for getting a loan (0.5516), the loan is granted but the payment is delayed (0.5412), the granted loan amount is released in installments (0.5127), for getting a loan the customer is required to

undergo many formalities (0.5016) and has the highest significant positive loadings. As the above item relates to the loans borrowed by the customers from the bank, factor III is named as **“Borrowing from Bank”**.

Factor IV (F4)

In the fourth factor, bank normally accept installment repayment method (0.6612), the number of installments is normal (0.6136), customers are given sufficient time for the repayment of loan (0.5472), the amount of each installment is convenient for repayment (0.5363), the recovery procedure is harsh (0.5171) and the customers are well informed about the default of a repayment (0.5012) have the highest factor loadings. As the above items are related to repayment method adopted or given to the customers by banks hence, factor IV is characterized as **“Repayment of Loan and Recoveries”**.

Factor V (F5)

In the fifth factor, collection of cheque (0.6136), collection of draft (0.5672) money transfer/mail transfer (0.6316), ATM facilities (0.5114), safe deposit locker (0.5012) and electronic clearing services (0.5001) have the highest loadings. As the above variables relate to the non-material services by the bank given to the

customers, factor V is characterised as **“Non-Material Services Offered by Bank”**.

Factor VI (F6)

In the sixth factor, all the services are done quickly (0.5872), the services are provided to all needed customers (0.5636), customers are satisfied with the existing services (0.5536), the charges and fee for providing such services are low (0.5412), the time required for opening an account is normal (0.5371), the banker issues the draft within the specified time (0.5161), the D.D. is realised within the specified time (0.5072), the time taken for the encashment of cheque is normal (0.5016). This has significantly positive loadings. As these items are the services offered by the banks, factor VI is termed as **“Time taken by Banker to offer Services and Charges”**.

Factor VII (F7)

The bank is easily assessable (0.5972), the parking space is enough (0.5631), the bank business hours are convenient to customers (0.5541), the banker feels that customers are the real assets of the bank (0.5236) and customers' complaints and grievances are redressed within time (0.5014) are the variables with highest loadings on factor VII. All these variables are related to the

general utilities provided to the customers by the bank. Hence, factor VII, is characterised as “**General Utilities Provided by the Bank**”.

Table 3: Variables with the Highest Factor Loadings for the Perception of Customer towards CRM in Public Sector Bank

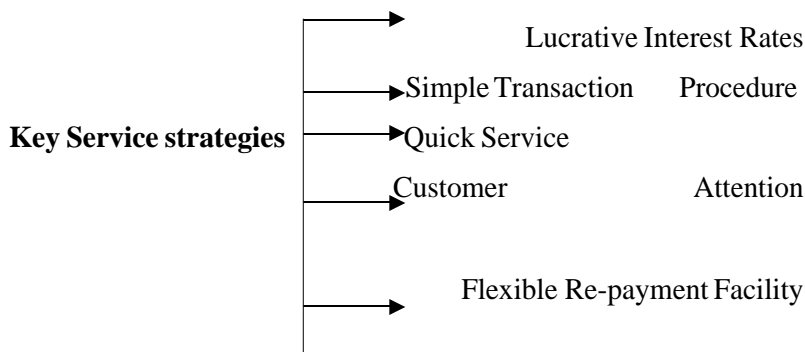
Factor	Name of Newly Extracted Dimension (Factor)	Selected Statement (Variable)	Factor Loadings
F1	Selection of bank and opening of an account	The selection of bank is influenced by the range of services	0.7432
F2	Interest on deposits and loans	The interest rate offered for F.D.is high	0.7131
F3	Borrowing from bank	The customer always feels that borrowing from the bank is more easy	0.6812
F4	Repayment of	Bank normally accept	0.6612

	loan and recoveries	installment repayment method	
F5	Non-material services offered by bank	Collection of cheque	0.6136
F6	Time taken by banker to offer services and charges	All the services are done quickly	0.5872
F7	General Utilities provided by the bank	The bank is easily assessable	0.5972

It is clearly evident from table.3 that the statements, the selection of bank is influenced by the range of services with a factor loading of 0.7432, the interest rate offered for F.D. is high with factor loadings 0.7131, the customer always feels that borrowing from the bank is more easy with factor loadings 0.6812, bank normally accept installment repayment method with factor loading 0.6612, collection of cheque with factor loading 0.6136, all the services are done quickly with factor loading of 0.5872 and the bank is easily assessable with factor loading of 0.5972 are the statements with highest factor loading under the dimensions namely, selection of

bank and opening of an account (F1), interest on deposit and loans (F2), borrowing from bank (F3), repayment of loan and recoveries (F4), non-material services offered by bank (F5), time taken by banker to offer services and charges (F6) and general utilities provided by the bank (F7) respectively. Hence, these are the identified dimensions (factors) which influence the perception of the customers towards CRM in public sector bank.

Five Key Service Strategies to be focused by Public Sector Banks



The public sector banks must focus on these five key service strategies to maintain and add new customer base. Normally it is a known fact that the private sector banks are performing competitively in these service strategies and thus attention is needed by the public sector banks to stay competitive in long run.

Relationship of Perception of Customers towards CRM in Public Sector Banks

In order to study the perception of customers of public sector bank towards CRM, Spearman’s rank correlation coefficient has been computed using the formula (Grewal, 1990).

$$P = 1 - \frac{6 \sum D^2}{N(N^2 - 1)}$$

Where

P = Rank correlation coefficient

D = Difference in ranks assigned to the same individual

N = Number of paired individuals

Table.4 clearly reveals the relationship of the perception of customers towards CRM in public sector banks.

Table 4: Perception of Customers towards CRM in Public Sector Banks

Sl. No.	Identified Perception Factor	Level of Perception	
		Mean score	Rank

1.	Selection of bank and opening of an account	19.27	1
2.	Interest on deposits and loans	14.51	6
3.	Borrowing from bank	18.21	2
4.	Repayment of loan and recoveries	15.86	5
5.	Non-material services offered by bank	16.23	4
6.	Time taken by banker to offer services and charges	12.37	7
7.	General Utilities provided the bank	17.32	3

* Indicates that the difference is statistically significant at 5 per cent level.

From Table 4, it has been revealed that the dimensions namely selection of bank and opening of an account, borrowing from bank, general utilities provided by the bank, non-material services offered by bank, repayment of loan and recoveries, interest on deposits and loans and time taken by banker to offer services and charges were ranked first, second, third, fourth, fifth, sixth and seventh by the public sector banks. The computed results of rank correlation coefficient $R = 0.57$, $P = 0.026$ indicates that the

relationship between the perceptions is positive and statistically significant.

Summary of Findings and Suggestions

The following suggestions are offered for improving consumer relationship management, as emanated, from the research findings and also from the interactions the researcher had with the respondent bankers and customers.

Implementation and Overall Strategy of Quick Transaction of Business: It has been found from the study that both the bankers and customers perceive quick transaction of business as a powerful strategy for successful banking and creating customer satisfaction. Therefore this strategy should be implemented by all banks.

Developing Comprehensive Customer Information System: The study shows that customer satisfaction, namely, depositors' satisfaction and borrowers' satisfaction levels vary according to their demographic characteristics and banking services usage characteristics. Taking advantage of computerisation and technological upgradation banks need to develop customer information system at branches so as to know the customer better and understand his needs accurately. Data base on various aspects of customers like age, educational qualification, income level, frequency of transactions, type of account, size of account and

purpose of account holding should be created which will help in providing feedback for anticipating customer needs.

Enforcing Price Variations: It is found from the study that bankers and customers favour varying service charges. So, as in the case of foreign banks, posts, railways, hotels, etc., higher service fees for efficient and personalised service to those who are willing to pay higher service charges should be enforced in public sector banks as a step for improving quality of customer service.

Use of Sophisticated Communication Devices: Sophisticated communication devices like fax, telex, e-mail, etc., should be used in public sector banks which will help in delivery and satisfactory services to customers.

Technological Innovation: Technological innovation should be harnessed for evolving speedy and efficient system with specific focus on cutting delay in collection of cheques and delay in sanctioning of loans so as to remove a major irritant in the way of improved customer service. In this process computerisation and training the staff in computer application will help in improving customer satisfaction.

Conclusion

The researcher's aim throughout the study has been to examine the customer relationship management in public sector bank in Coimbatore district. Customers are most important assets of any

business. The success and failure of any business depends upon how far they satisfy the expectation of their customers. Banks are an important social organisation rendering various financial service to its customers. Realising the importance of customer service in banks, recommendations are made by various committees to improve the services quality of banks. The nationalization of major commercial banks led to 'Mass banking' which in turn increase the volume of customers. The increase in volume of customers automatically led to deterioration in quality of customer services. Banking business is now becoming more competitive, and the customer benefits have come under sharp focus at the customer's end. There are several reasons for this intensified interest. The important one is, customers are getting more and more critical of the service they receive. Many customers are not only wanting but are expecting more and more better service.

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