



# E-CRM SERVICE BENEFITS RECEIVED FROM SELECT BANK

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## **ABSTRACT:**

Customer Relationship Management (CRM) is a cornerstone of customer-oriented marketing strategies. It involves the collection, management, and analysis of customer data to enhance relationships and drive business growth. CRM systems help businesses understand their customers better, anticipate their needs, and deliver personalized experiences. In the digital age, E-CRM (electronic Customer Relationship Management) has become increasingly important. The purpose of study is to know various customer service benefits received from banks through E-CRM is crucial for understanding how technology impacts customer experiences in the banking industry. In order to gather data for this study's quantitative analysis, 320 respondents from different bank participated in the consumer survey. Factor Analysis was used for the Testing. The study's findings demonstrated the various benefits received by customers from banks through e-CRM into three main clusters Promotional Activities, One Stop Service for All Service, Prompt Information and Timely Access & Customer Delight.

**Keywords:** Customers Relationship Management – Promotional Activities - One Stop Service for All Service - Prompt Information and Timely Access & Customer Delight.

## **INTRODUCTION:**

CRM in the banking sector revolves around leveraging customer information and optimizing all touch points to build and maintain strong relationships with customers, ultimately driving loyalty and profitability for the bank. By understanding and addressing customer needs at every stage of their journey, banks can enhance customer satisfaction, increase retention rates, and ultimately achieve sustainable growth. It emphasizes the importance of relationship management, customer satisfaction, and the role of e-CRM in achieving long-term success in the competitive banking industry. By prioritizing customer relationships and leveraging technology effectively, banks can strengthen their position in the market and drive sustainable growth. (Bata, Tahat, & Al-Refaie, 2014). The growing significance of the internet as a channel for CRM and highlights the diverse range of online technologies available for companies to engage with customers. As the internet

continues to evolve and expand, companies must recognize its importance and leverage its capabilities to enhance customer relationships and drive business success. (Kennedy, 2006, p. 59)

## REVIEW OF LITERATURE:

(Liu et al., 2012) conducted a study to discuss the relationship among three aspects including the Electronic Customer Relationship Management, Customer Satisfaction, Customer Loyalty, and we choose Bank Sinopac users as subject. The number of the domestic banks is up to 37, the average number of the customers served in each branch is less than 4,000. The author used to factor analysis and Regression method to find out e-CRM had obvious on the customer satisfaction and customer loyalty. 2. Customer satisfaction had obvious on the customer loyalty.

(Keshvari, 2012) conducted a study to gain deeper understanding of the Impact of E-CRM on Customers Attitude using a pervious theories and studies. It seems that there is significant association between Quality factor and Safety factor and also between Infrastructure improvement and Customer responsiveness.

Hoffman & Kashmeri (2000), the difference between e-CRM and CRM lies in e-CRM's integrated marketing, market, and customer service functions, thus achieving continuous operation processes. In view of the existing media used by enterprises, from catalogues, Call Centers, and e-Mail mainly promoted in CRM, to website interaction through Web cooperation, the previous do-it-alone operation mode was changed following the emergence of the Internet. The traditional point of contact underwent internal and external integration of all channels into one, thus enabling customers to have access to a single window where consumer records are retained while maintaining customer interaction and communication. It expand the traditional CRM techniques technologies of new electronic, such as Web, wireless, and voice technologies, and combines them with e-business applications into the overall enterprise CRM strategy.

## RESEARCH METHODOLOGY:

Factor analysis is a statistical method commonly used in research to identify underlying factors or dimensions that explain the correlations among observed variables. In the context of analyzing service benefits received from banks through electronic Customer Relationship Management (e-CRM), factor analysis can help researchers identify and understand the key dimensions or factors that contribute to customer satisfaction or experience. SPSS Version 23.0 has been applied to analyze the data. In the context of analyzing service benefits received from banks through electronic Customer Relationship Management (e-CRM), a descriptive study design would focus on describing and summarizing the various aspects of e-CRM service benefits without attempting to establish causal relationships or make predictions. Customers were included with the main motive of collecting information about e- banking. So, this was a Systematic sampling. 320 Customer were included in this study taking representative Zone Wise Division of Coimbatore City.

Table No: 1 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.587
Bartlett's Test of Sphericity	Approx. Chi-Square	5677.904
	Df	153
	Sig.	.000

Table No: 2 Communalities

	Initial	Extraction
Interaction opportunities with the bank	1.000	.768
Provision of accurate information	1.000	.741
Provision of relevant information	1.000	.871
Provision of responsive information	1.000	.824
Timely access to accurate information	1.000	.747
Complete customer information	1.000	.590
Personalized information and service	1.000	.822
Provision of data consistency	1.000	.822
Provision of up-to-date information	1.000	.815
Contact anytime	1.000	.800
Contact anywhere	1.000	.747
One-stop service Experts	1.000	.793
Provision of purchase conditions information	1.000	.775
Excellent Service Delivery	1.000	.836
Quick Response to Complaints	1.000	.678
Promotional Activities/Gifts	1.000	.803
Customer Delight	1.000	.627
Repeat Business	1.000	.780
Extraction Method: Principal Component Analysis.		

In table Bartlett’s test of sphericity and KAISER MEYER OLKIN measures of sample adequacy was used to test the appropriateness of the factor model. Bartlett’s test was used to test the null hypothesis that the variables of this study are not correlated. Since the approximate chi-square satisfaction is 5677.904 which is significant at 1% level, the test leads to the rejection of the null hypothesis.

The value of KMO statistics (0.587) was also large and it revealed that factor analysis might be considered as an appropriate technique for analysing the correlation matrix. The communality table showed the initial and extraction values.

**Table No: 3**  
**Total Variance Explained**

Component	Initial Eigen Values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.362	40.899	40.899	7.362	40.899	40.899	3.490	19.391	19.391
2	1.943	10.793	51.691	1.943	10.793	51.691	3.490	19.389	38.779
3	1.743	9.681	61.372	1.743	9.681	61.372	2.817	15.650	54.429
4	1.487	8.260	69.633	1.487	8.260	69.633	2.448	13.599	68.028
5	1.304	7.245	76.878	1.304	7.245	76.878	1.593	8.850	76.878
6	.866	4.812	81.690						
7	.799	4.438	86.128						
8	.606	3.368	89.496						
9	.536	2.975	92.471						
10	.352	1.958	94.429						
11	.294	1.632	96.061						
12	.256	1.421	97.482						
13	.144	.800	98.282						
14	.126	.700	98.982						
15	.092	.514	99.496						
16	.038	.213	99.709						
17	.029	.158	99.867						
18	.024	.133	100.000						
Extraction Method: Principal Component Analysis.									

From the table it was observed that the labelled “Initial Eigen Values” gives the EIGEN values. The EIGEN Value for a factor indicates the ‘Total Variance’ attributed to the factor. From the extraction sum of squared loadings, it was learnt that the I factor accounted for the variance of 7.362 which was 40.899%, the II factor accounted for the variance of 1.943 which was 10.793%, the III factor accounted for the variance of 1.743 which was 9.681%, the IV factor accounted for the variance of 1.487 which was 8.260%, the V factor accounted for the variance of 1.304 which was 7.245%. The five components extracted accounted for the total cumulative variance of 76.878%.

#### **Determination of factors based on Eigen Values**

In this approach only factors with Eigen values greater than 1.00 are retained and the other factors are not included in this model. The five components possessing the Eigen values which were greater than 1.0 were taken as the components extracted.

**Table No: 4**  
**Component Matrix<sup>a</sup>**

	Component				
	1	2	3	4	5
Provision of responsive information	.807				
Excellent Service Delivery	.804				
Provision of purchase conditions information	.780				
Provision of relevant information	.721		.557		
One-stop service Experts	.700				
Provision of accurate information	.693				
Promotional Activities/Gifts	.685				
Repeat Business	.677				
Interaction opportunities with the bank	.655				
Customer Delight	.634				
Personalized information and service	.624	-.518			
Contact anytime	.619				
Timely access to accurate information	.612				
Provision of up-to-date information	.611		.560		
Contact anywhere	.603				
Quick Response to Complaints		.536			
Complete customer information		-.531			
Provision of data consistency			.507		
Extraction Method: Principal Component Analysis.					
a. 5 components extracted.					

**Table No: 5 Rotated Component Matrix<sup>a</sup>**

	Component				
	1	2	3	4	5
Personalized information and service	0.863				
Contact anytime	0.849				
Promotional activities/gifts	0.849				
Provision of data consistency	0.848				
One-stop service experts		0.813			
Quick response to complaints		0.806			
Repeat business		0.808			

Provision of up-to-date information		0.784	
Interaction opportunities with the bank		0.772	
Provision of accurate information			0.738
Provision of relevant information			0.738
Provision of purchase conditions information			0.733
Timely access to accurate information			0.718
Excellent service delivery			0.647
Contact anywhere			0.617
Provision of responsive information			0.605
Customer delight			0.502
Extraction Method: Principal Component Analysis.			
Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 9 iterations.			

The rotated component matrix shown in Table is a result of VARIMAX procedure of factor rotation. Interpretation is facilitated by identifying the variables that have large loadings on the same factor. Hence, those factors with high factor loadings in each component were selected. The selected factors were shown in the table.

Table No: 6 Clustering of inducing variables into factors

Factor	Inducing Variable	Rotated factor loadings
<i>I (19.391)</i> <i>Promotional Activities</i>	Personalized information and service X7	0.863
	Contact anytime X10	0.849
	Promotional Activities/Gifts X16	0.849
	Provision of data consistency X8	0.848
<i>II (38.779)</i> <i>One Stop Service</i>	One-stop service Experts X12	0.813
	Quick Response to Complaints X15	0.806
	Repeat Business X18	0.808
<i>III (54.429)</i> <i>Prompt Information</i>	Provision of up-to-date information X9	0.784
	Interaction opportunities with the bank X1	0.772
<i>IV (68.028)</i> <i>Timely Access</i>	Provision of accurate information X2	0.738
	Provision of relevant information X3	0.738
	Provision of purchase conditions information X13	0.733
	Timely access to accurate information X5	0.718
<i>V (76.878)</i>	Excellent Service Delivery X14	0.647



<b>Customer Delight</b>	Contact anywhere X11	0.617
	Provision of responsive information X4	0.605
	Customer Delight X17	0.502

In this table five factors were identified as being maximum percentage variance accounted. The variable X7, X10, X16 and X8 constitutes factor I and it accounts for 19.391 per cent of the total variance. The variable X12, X15, X18 constitutes factor II and it accounts for 38.779 per cent of the total variance. The variable X9 and X1 constitutes factor III and it accounts for 54.429 per cent of the total variance. The variable X2, X3, X13 and X5 constitutes factor IV and it accounts for 68.028 per cent of the total variance. The variable X14, X11, X4 and X17 constitutes factor V and it accounts for 76.878 per cent of the total variance.

**Table No: 7**

### **Significant difference between promotional activities and demographic profile**

**H<sub>0</sub>:** There is no significant difference between promotional activities and gender, age, educational qualification, occupation, nature of family, monthly income, type of bank account, duration of holding account in the bank, type of bank preferred.

**H<sub>a</sub> :** There is significant difference between promotional activities and gender, age, educational qualification, occupation, nature of family, monthly income, type of bank account, duration of holding account in the bank, type of bank preferred.

Source of variance		Sum of Squares	Mean Square	f value	Sig.	Result
Gender	Between Groups	12.577	6.288	36.231	.000	Significant
	Within Groups	55.020	.174			
	Total	67.597				
Age	Between Groups	62.480	31.240	41.348	.000	Significant
	Within Groups	239.507	.756			
	Total	301.988				
Education qualification	Between Groups	36.462	18.231	15.120	.000	Significant
	Within Groups	382.226	1.206			
	Total	418.688				
Occupation	Between Groups	17.148	8.574	25.677	.000	Significant
	Within Groups	105.852	.334			
	Total	123.000				
Nature of family	Between Groups	3.212	1.606	8.667	.000	Significant
	Within Groups	58.738	.185			
	Total	61.950				
Monthly income	Between Groups	5.655	2.827	4.357	.004	Significant
	Within Groups	205.692	.649			
	Total	211.347				
Type of bank account	Between Groups	3.944	1.972	6.851	.001	Significant
	Within Groups	91.256	.288			
	Total	95.200				

Duration of holding bank a/c	Between Groups	12.577	6.289	12.289	.000	Significant
	Within Groups	162.220	.512			
	Total	174.797				
Type of bank prefer	Between Groups	5.185	2.593	8.976	.000	Significant
	Within Groups	91.562	.289			
	Total	96.747				

Source: Computed from primary data.

Level of Significance: 5 percent.

As the values are resulting in low significant the hypothesis is accepted and it is concluded that there is no significant difference between promotional activities and gender, age, educational qualification, occupation, nature of family, monthly income, type of bank account, duration of holding account in the bank, type of bank preferred.

**Table No: 8**

**Significant difference between one stop service and demographic profile**

**H<sub>0</sub>** : There is no significant difference between one stop service and gender, age, educational qualification, occupation, nature of family, monthly income, type of bank account, duration of holding account in the bank, type of bank preferred.

**H<sub>a</sub>** : There is significant difference between one stop service and gender, age, educational qualification, occupation, nature of family, monthly income, type of bank account, duration of holding account in the bank, type of bank preferred.

Source of variance		Sum of Squares	Mean Square	f value	Sig.	Result
Gender	Between Groups	1.960	1.960	9.497	.002	Significant
	Within Groups	65.637	.206			
	Total	67.597				
Age	Between Groups	5.468	5.468	5.864	.001	Significant
	Within Groups	296.520	.932			
	Total	301.988				
Education qualification	Between Groups	13.021	13.021	10.207	.002	Significant
	Within Groups	405.667	1.276			
	Total	418.687				
Occupation	Between Groups	.333	.333	.864	.003	Significant
	Within Groups	122.667	.386			
	Total	123.000				
Nature of family	Between Groups	1.203	1.203	6.299	.000	Significant
	Within Groups	60.747	.191			
	Total	61.950				
Monthly income	Between Groups	6.977	6.977	10.856	.001	Significant
	Within Groups	204.370	.643			
	Total	211.347				
Type of bank account	Between Groups	.853	.853	2.876	.001	Significant
	Within Groups	94.347	.297			



	Total	95.200				
Duration of holding bank a/c	Between Groups	10.547	10.547	20.420	.000	Significant
	Within Groups	164.250	.517			
	Total	174.797				
Type of bank prefer	Between Groups	2.950	2.950	10.002	.002	Significant
	Within Groups	93.797	.295			
	Total	96.747				

Source: Computed from Primary Data.

Level of Significance: 5 percent.

As the values are resulting in low significant the hypothesis is accepted and it is concluded that there is no significant difference between one stop service and gender, age, educational qualification, occupation, nature of family, monthly income, type of bank account, duration of holding account in the bank, type of bank preferred.

**Table No: 9**

**Significant difference between prompt information and demographic profile**

**H<sub>0</sub>** : There is no significant difference between prompt information and gender, age, educational qualification, occupation, nature of family, monthly income, type of bank account, duration of holding account in the bank, type of bank preferred.

**H<sub>a</sub>** : There is significant difference between prompt information and gender, age, educational qualification, occupation, nature of family, monthly income, type of bank account, duration of holding account in the bank, type of bank preferred

Source of variance		Sum of Squares	Mean Square	f value	Sig.	Result
Gender	Between Groups	7.388	3.694	19.448	.000	Significant
	Within Groups	60.209	.190			
	Total	67.597				
Age	Between Groups	3.140	1.570	1.665	.001	Significant
	Within Groups	298.848	.943			
	Total	301.988				
Education qualification	Between Groups	80.190	40.095	37.548	.000	Significant
	Within Groups	338.498	1.068			
	Total	418.688				
Occupation	Between Groups	3.189	1.594	4.218	.001	Significant
	Within Groups	119.811	.378			
	Total	123.000				
Nature of family	Between Groups	6.883	3.441	19.811	.000	Significant
	Within Groups	55.067	.174			
	Total	61.950				
Monthly income	Between Groups	4.847	2.424	3.720	.000	Significant
	Within Groups	206.500	.651			
	Total	211.347				

Type of bank account	Between Groups	11.552	5.776	21.890	.000	Significant
	Within Groups	83.648	.264			
	Total	95.200				
Duration of holding bank a/c	Between Groups	21.030	10.515	21.677	.000	Significant
	Within Groups	153.767	.485			
	Total	174.797				
Type of bank prefer	Between Groups	3.866	1.933	6.597	.002	Significant
	Within Groups	92.881	.293			
	Total	96.747				

Source: Computed from primary data.

Level of Significance: 5 percent.

As the values are resulting in low significant the hypothesis is accepted and it is concluded that there is no significant difference between Prompt Information and Gender, Age, Educational qualification, Occupation, Nature of family, Monthly income, Type of bank account, Duration of holding account in the bank, Type of bank preferred.

**Table No: 10**

**Significant difference between timely access and demographic profile**

**H<sub>0</sub>** : There is no significant difference between timely access and gender, age, educational qualification, occupation, nature of family, monthly income, type of bank account, duration of holding account in the bank, type of bank preferred.

**H<sub>a</sub>** : There is significant difference between timely access and gender, age, educational qualification, occupation, nature of family, monthly income, type of bank account, duration of holding account in the bank, type of bank preferred.

Source of variance		Sum of Squares	Mean Square	f value	Sig.	Result
Gender	Between Groups	9.841	4.920	27.006	.000	Significant
	Within Groups	57.756	.182			
	Total	67.597				
Age	Between Groups	19.306	9.653	10.825	.000	Significant
	Within Groups	282.682	.892			
	Total	301.987				
Education qualification	Between Groups	88.322	44.161	42.374	.000	Significant
	Within Groups	330.366	1.042			
	Total	418.688				
Occupation	Between Groups	3.577	1.789	4.748	.009	Significant
	Within Groups	119.423	.377			
	Total	123.000				
Nature of family	Between Groups	18.690	9.345	68.476	.000	Significant
	Within Groups	43.260	.136			
	Total	61.950				
Monthly income	Between Groups	.851	.426	.641	.000	Significant
	Within Groups	210.496	.664			

	Total	211.347				
Type of bank account	Between Groups	6.152	3.076	10.950	.000	Significant
	Within Groups	89.048	.281			
	Total	95.200				
Duration of holding bank a/c	Between Groups	7.372	3.686	6.979	.001	Significant
	Within Groups	167.425	.528			
	Total	174.797				
Type of bank prefer	Between Groups	3.199	1.599	5.420	.004	Significant
	Within Groups	93.548	.295			
	Total	96.747				

Source: Computed from primary data.

Level of Significance: 5 percent.

As the values are resulting in low significant the hypothesis is accepted and it is concluded that there is no significant difference between Timely Access and Gender, Age, Educational qualification, Occupation, Nature of family, Monthly income, Type of bank account, Duration of holding account in the bank, Type of bank preferred.

**Table No: 11**

**Significant difference between customer delight and demographic profile**

**H<sub>0</sub>** : There is no significant difference between customer delight and gender, age, educational qualification, occupation, nature of family, monthly income, type of bank account, duration of holding account in the bank, type of bank preferred.

**H<sub>a</sub>** : There is significant difference between customer delight and gender, age, educational qualification, occupation, nature of family, monthly income, type of bank account, duration of holding account in the bank, type of bank preferred.

Source of variance		Sum of Squares	Mean Square	f value	Sig.	Result
Gender	Between Groups	3.496	1.748	8.644	.000	Significant
	Within Groups	64.101	.202			
	Total	67.597				
Age	Between Groups	23.215	11.607	13.199	.000	Significant
	Within Groups	278.773	.879			
	Total	301.988				
Education qualification	Between Groups	7.341	3.671	2.829	.001	Significant
	Within Groups	411.346	1.298			
	Total	418.688				
Occupation	Between Groups	2.056	1.028	2.694	.000	Significant
	Within Groups	120.944	.382			
	Total	123.000				
Nature of family	Between Groups	3.104	1.552	8.360	.000	Significant
	Within Groups	58.846	.186			
	Total	61.950				
Monthly income	Between Groups	2.863	1.431	2.176	.001	Significant

	Within Groups	208.484	.658			
	Total	211.347				
Type of bank account	Between Groups	10.645	5.323	19.955	.000	Significant
	Within Groups	84.555	.267			
	Total	95.200				
Duration of holding bank a/c	Between Groups	6.143	3.071	5.773	.003	Significant
	Within Groups	168.654	.532			
	Total	174.797				
Type of bank prefer	Between Groups	1.850	.925	3.090	.004	Significant
	Within Groups	94.897	.299			
	Total	96.747				

Source: Computed from primary data.

Level of Significance: 5 percent.

As the values are resulting in low significant the hypothesis is accepted and it is concluded that there is no significant difference between customer delight and gender, age, educational qualification, occupation, nature of family, monthly income, type of bank account, duration of holding account in the bank, type of bank preferred.

## FINDINGS:

### VARIOUS SERVICE BENEFITS RECEIVED ON E-CRM

The study has envisaged that the various benefits received by the customer has been clustered under three head viz., promotional activities practised by the bank, one stop service for all the services, prompt information for the various queries, timely access of accounts and credits, and making the customer delighted at all times.

- **PROMOTIONAL ACTIVITIES**

The customers are very informative and hence the bankers wish for various promotional activities viz., personalized information and service, contact over anytime, gifts and a provision for data security and consistency.

- **ONE STOP SERVICE**

The present day era of digital implementation draws the heights in the expectation viz., one stop service experts a quick response to complaints and a report business.

- **PROMPT INFORMATION AND TIMELY ACCESS**

The customer wish to have up-to-date information regarding the account and expect better interaction with the bank. In addition, the customer wilfully expects a provision of accurate and relevant information, and a timely access to accurate information with the bank.

- **CUSTOMER DELIGHT**

The customers of the various bank wants to have an excellent service delivery and to have responsive information from the employees which would make them delight.

**CONCLUSION:**

S.NO	Various Service Benefits Received on E-CRM	Demographic Factors	Result
1.	<i>Promotional Activities</i>	Age	<i>Significant</i>
		Educational qualification	<i>Significant</i>
		Occupation	<i>Significant</i>
		Nature of family	<i>Significant</i>
		Monthly income	<i>Significant</i>
		Duration of holding account in bank	<i>Significant</i>
		Type of bank prefer	<i>Significant</i>
2.	<i>One Stop Service services</i>	Age	<i>Significant</i>
		Educational qualification	<i>Significant</i>
		Occupation	<i>Significant</i>
		Nature of family	<i>Significant</i>
		Monthly income	<i>Significant</i>
		Duration of holding account in bank	<i>Significant</i>
		Type of bank prefer	<i>Significant</i>
3.	<i>Prompt Information</i>	Age	<i>Significant</i>
		Educational qualification	<i>Significant</i>
		Occupation	<i>Significant</i>
		Nature of family	<i>Significant</i>
		Monthly income	<i>Significant</i>
		Duration of holding account in bank	<i>Significant</i>
		Type of bank prefer	<i>Significant</i>
4.	<i>Timely Access</i>	Age	<i>Significant</i>
		Educational qualification	<i>Significant</i>
		Occupation	<i>Significant</i>
		Nature of family	<i>Significant</i>
		Monthly income	<i>Significant</i>
		Duration of holding account in bank	<i>Significant</i>

		Type of bank prefer	<i>Significant</i>
5.	<i>Customer Delight</i>	Age	<i>Significant</i>
		Educational qualification	<i>Significant</i>
		Occupation	<i>Significant</i>
		Nature of family	<i>Significant</i>
		Monthly income	<i>Significant</i>
		Duration of holding account in bank	<i>Significant</i>
		Type of bank prefer	<i>Significant</i>

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