

## References

1. Agariya, A. K., and Singh, D., (2012), "CRM scale development & validation in Indian banking sector," *Journal of Internet Banking and Commerce*, 17(1), pp. 1-21.
2. Awasthi, P., and Sangle, S., P., (2013), "The importance of value and context for mobile CRM services in banking," *Modern Applied Science*, 11(12), pp. 880-888.
3. Aggrawal, S., (2017), "Impact of Customer Relationship Management on Indian Banking Sector," *Voice of Research*, 6(1), pp. 1-2.
4. Agnihotri, R., Dingus, R., Hu, M., Y., and Krush, M., T., (2016), "Social media: Influencing customer satisfaction in B2B sales," *Industrial Marketing Management*, 53(8), pp.172-180.
5. Ali, J., W., S., (2010), "The Evolution of Relationship Marketing (RM) towards Customer Relationship Management: A Step towards company Sustainability," *Information Management and Business Review*, 1(2), pp. 88-96.
6. Aggarwal, V., K., (2017), "Influence of Cause related marketing campaigns on consumers' purchase intention: An empirical study in India," *International Journal in Management and Social Science*, 8 (4), pp. 512 – 517.
7. Azzam., Al., (2016), "The Impact of Customer Relationship Management on Hotels Performance in Jordan," *International Journal of Business and Social Science*, 7(4), pp. 200-210.
8. Bashir, N., (2017), "Impact of Customer Relationship Management on Customer Retention" (A Case of Private Banks of Sialkot, Punjab)," *International Journal of Scientific & Technology Research*, 6(08), pp. 293-305.
9. Bin., Ali., and Aldaihani., (2018), "The Impact of Social Customer Relationship Management on Customer Loyalty of Islamic banks in Kuwait: Customer Empowerment as a mediating Variable GIS Business," *Gis Business*, 15(4), pp. 160-174.
10. Bendapudi, N., and Leone, R., P., (2003), "Psychological Implications of Customer Participation in Co-Production," *Journal of Marketing*, 67(2), pp. 14-28.
11. Cao, Y., & Gruca, T., s., (2005), "Reducing adverse selection through Customer relationship management," *Journal of Marketing*, 69(4), pp. 21-29.

12. Colgate, M., R., and Danaher, P., J., (2000), "Implementing a Customer Relationship Strategy," *Journal of the Academy of Marketing Science*, 28(3), pp. 101-109.
13. Coltman, T. R.,(2007), "Can Superior CRM Capabilities improve performance in banking", *Journal of Financial Service Marketing*, 12(2), pp. 71-82.
14. Chary, T., S., N., et. Al, (2011-2012), "Customer Relationship Management in Banking Sector- A Comparative Study," *KKIMRC IJRHRM*, 1(2), pp. 28-39.
15. Dalayeen., B., K., (2017), "Impact of Customer Relationship Management Practices on Customer's Satisfaction in Jordan Ahli Bank and Bank Al-Etihad," *Journal of Service Science and Management*, 10(01), pp. 87-96.
16. Das, (2012), "Customer Relationship Management in Banking Sector: A Comparative Study of SBI and other Nationalized Commercial Banks in India," *A Journal of Economics and Management*, 1(6), pp. 68-82.
17. Das, K., S.,et.al. (2012), "Corporate Governance practices in Selected Indian Financial Institution", *European Journal of Business and Economics*, 5(11), pp. 39-48.
18. David Gefen, (2002). "Customer Loyalty in E-Commerce", *Journal of the Association for Information Systems*, 3(1), pp. 27-51.
19. Dutta, K., and Dutta, A. (2009). "Customer expectations and perceptions across the Indian banking Industry and the resultant financial implications," *Journal of services research*, 9(2), pp. 31-49.
20. Dasari, U., (2018), " CRM Practices in Oriental Bank of Commerce and HDFC Bank- A Comparative Study," *International Journal For Research In Business, Management and Accounting*, 4(9), pp. 98-108.
21. Dowling, G., (2002), "Customer Relationship Management: In B2C Markets, Often Less Is More," *California Management Review*, 44(3), pp. 121-137.  
<https://doi.org/10.2307/41166134>
22. Dubey, A., (2014), "An Empirical Study of Customer Relationship Management Practices in Axis Bank with Reference to Raipur City," *Journal of Ravishankar University*, 19(20), pp. 54-62.

23. Dwi, R., and Tatang, A., G., (2019), "Relationship Marketing, Service Quality, Satisfaction And Customers Loyalty Of Bank Sharia Mandiri Banyuwangi," *International Journal of Scientific & Technology Research*, 8(6), pp.7-10.
24. Elmubasher., (2017), "CRM to social CRM: the integration of new technologies into customer relationship management," *Journal of Strategic Management*,2(5), pp.149-176.
25. Gaurav, K., and Khan, M., K., (2013), "Impact of Relationship Marketing and Perceived Service Quality on Customer Loyalty: An Agenda for Inquiry," *The International Journal of Management*, 2(3), pp.46-52.
26. Gayathry, S., (2017), "CRM-A Tool for Customer Classification (A Study with Special Reference to Banking Industry)," *International Journal of Management Studies*, VI (2), pp. 678-691.
27. George, K., A., et. Al. (2011), "The impact of Effective Customer Relationship Management (CRM) on Repurchase: A Case Study of (Golden Tulip) Hotel (ACCRA-GHANA)," *African Journal of Marketing Management*, 4(1), pp.17-29.
28. Groaroods ,C.,(2004),"The Relationship marketing process: Communication, Interaction, dialogue, value," *Jouirnal of Business and Industrial Marketing*, 19(2), pp. 210-218.
29. Gummesson, E., (2002), "Relationship marketing and a new economy: it's time for de-programming," *Journal of Services Marketing*, 16(7), pp. 195-205.
30. Gustaffson, A., and et.al., (2005), "The effects of Customer satisfaction, Relationship commitment dimensions, and triggers on customer retention," *Journal of Marketing*, 69(4), 151-165.
31. Gupta, S., (2019), "CRM: A study of PNB at Karnal District (With special reference to Tele Banking)," *journal commerce and trade*, 4(1), pp. 73-79.
32. Gummesson, E. (2004). "Return on relationships (ROR): The value of relationship marketingand CRM in business-to-business contexts". *The Journal of Business and Industrial Marketing*, 19 (2), 136-148.
33. Grewal, R., and Dharwadkar, R., (2002), "The role of the institutional environment in marketing channels" *Journal of Marketing*, 82(3), pp. 82-97.

34. Mohammad, M., (2019), "A Comparative study on CRM practices in public and private banks for customer retention," *Journal of current science*, 20(2), pp. 1-5.
35. Hillebrand, B., (2011), "Exploring CRM effectiveness: An institutional theory perspective," *Journal of the Academy of Marketing Science*, 39(4), pp. 592-608.
36. Israni, (2016), "Customer Retention related to banking sector", *Johnson Matthey Technol. Rev.*, 2021, 65, (1), pp. 2-3.
37. Jagdeesh, M., & Mahalakshmi, K., R., (2016), "A study on customer Relationship Management (CRM) Practices for Shopping Mall," *International Journal of Innovative Research in Technology*, 2(11), pp. 39-46.
38. Jisha., N., and Karpagam, C., R., (2016), "A Study on CRM Practices with Reference to Banking Sector in Coimbatore," *International Journal of Engineering Research and Modern Education (IJERME)*, I (II), pp. 11-16.
39. Kaur, N., and Kiran, R., (2014), "Customer Satisfaction and Customer Loyalty in E-Banking in India: The Intricacies of Relationship," *International Journal of Scientific & Technology Research*, 8(06), pp. 145-156.
40. Kaiser, H., F., (1974), "An index of functional simplicity," *Psychometrika*, 39(5), pp. 31-36.
41. Kaur, G., Sharma, R., D., & Mahajan, N., (2012), "Exploring customer switching intentions through relationship marketing paradigm," *International Journal of Bank Marketing*, 30(4), pp. 280-302.
42. Kaura, V., (2013), "Antecedents of customer satisfaction: a thesis of Indian public and private sector banks," *International Journal of Bank Marketing*, 31(3), pp.167-186.  
<https://doi.org/10.1108/0265232131131528>
43. Kumar, M., (2014), "Study of Customer Relationship Management (CRM) Practices in organized retail shopping Malls at bengaluru city in India," *International Journal on Global Business Management and Research*, 2(2), 151-162.
44. Kumar., V., (2017), "Customer Relationship Managemnet Concept, Strategy, and Tools", *Springer Texts in Business and Economics ISBN 978-3-662-55380-0*.
45. Krishnamohan, G., and Munaiah, J., (2017), "Customer Relationship Management in Banking Sector", *National Conference on Marketing and Sustainable Development*, 13(14), pp. 251-262.

46. Kumar, S., B., (2017), "Comparative Study on Public and Private Sector Banks In Customer Relationship Marketing Strategies And Customer Loyalty Impact With Special Reference To Hyderabad City," *Indian J .Sci. Res*, 14 (2), pp. 288-298.
47. Khan, and Sharma, (2018), "The Impact of Customer Relationship Management and Company Reputation on Customer Loyalty: The Mediating Role of Customer Satisfaction," *Journal of Relationship Marketing*, 4(7), pp. 125-135.
48. Lambert, M., D., (2009), "Customer relationship management as a business process," *Journal of Business & Industrial Marketing*, 25(1), pp. 4-17.
49. Lumanaj, J., (2015), "Custmer Loyalty in Commercial Banks Operating in Albania," *International Journal of Recent Scientific Research*, 8 (9), pp. 19887-19893.
50. Lindgreen, A., and Antioco, M., D., J., (2005), "Customer relationship management: the case of a European bank", *Marketing Intelligence & Planning*, 23(2), pp. 136-154.
51. Mandal, P., C.,(2106), "Customer retention in organizations: A review", *International Journal of Applied Research*, 2(3), pp. 770-772.
52. Mornay, R., L., (2011), "Customer retention through customer relationship management: The exploration of two-way communication and conflict handling," *IOSR Journal of Business and Management (IOSR-JBM)*, 16(9), pp.1-6.
53. Mohammed, F., M., (2013), "Customer Relationship Management (Telecommunication Industry) Comparison between (Airtel) And (Zain)," *African Journal of Business Management*, 5(9), pp. 3487-3496.
54. Mohammed, A, Rahid, B, and Tahir, (2014), "Customer Relationship Management (CRM) Technology and Organization Performance: Is Marketing Capability a Missing Link? An Empirical Study in the Malaysian Hotel Industry," *Asian Social Science*, V1 (10), pp 197-21.
55. Meghani, K., (2020), "A Study on Effectiveness of Customer Relationship Management in the Nainital Bank LTD. (Vikas Nagar Branch)", *International Journal of Core Engineering & Management*, 6(7), pp. 19-34.
56. Mukerjee, K. & Singh, K. (2009), "CRM: a strategic approach", *Journal of Management Research*, Vol. 8 No. 2, pp. 65-82.

57. Minghetti, V. (2003), "Building customer value in the hospitality industry: towards the definition of a customercentric," *Journal of Information Technology & Tourism*, 6(2), pp. 141-152.
58. Meyer, J., W., and Rowan, B., (1977), "Institutionalized organizations: formal structure as myth and ceremony. American Journal of Sociology," 83(2), pp. 340–363.
59. Mithas, S., Krishnan, M. S., & Fornell, C., (2005), "Why do customer relationship management applications affect customer satisfaction," *Journal of Marketing*, 69(4), pp. 201–209.
60. Mylonakis, J., (2009), "Bank Satisfaction Factors and Loyalty: A Survey of the Greek bank", *Innovative Marketing*, 5(1), pp.1-16.
61. Megha, Y., Patil, (2019), "Study of Customer Acquisition and Customer Retention through Social Media Marketing of Online Tourism," *international Peer Reviewed & Refereed Journals*, 3(1), pp. 212-220.
62. Mathiraman., B., K., (2017), "Customer Relationship Management Practices and Impact on Customer Satisfaction of Delivering," *European Journal of Business and Management*, 9(10), pp. 28-45.
63. Nashwan, B., and Hassan, H., (2017), "Impact of customer relationship management (CRM) on customer satisfaction and loyalty: A systematic review", *Journal of Advanced Research in Business and Management Studies*, 6(1), pp. 86-107.
64. Parveen, M., and Tamilarasi, N., (2019), "A Study on Customer Relationship Management in Banking Sector (Special Reference to Coimbatore)," *International Journal of Applied Research*, 5(3), pp. 243-246.
65. Poorani, R., Arulselvi, T., and Junojasmine, J., (2019), "A Study on Customer Relationship Management at Yamaha Srinivasa Motors Puducherry," *International Journal of Trend in Scientific Research and Development (ijtsrd)*, 3(6), pp. 663-668.
66. Rogers, M., and Peepers, D., (2004), "Managing Customer Relationships: A Strategic Framework," *Journal of Business Research*, 5(7), pp. 121-128.
67. Raghavendra, H., and Ramesh, H., N., (2020), "Understanding CRM Strategies of Retail Sector: An Analytical Study of More Retail Stores," *Indian Journal of Research*, 9(8), pp. 24-26.

68. Ramasesha, B., and et. al., (2006), "Issues and perspective in global customer relationship management", *Journal of Service Research*, 9(2), pp. 25-34.
69. Rootman C, Tait.M and Bosch.J, (2007). "The influence of Bank Employees on Bank Customer Relationship Management", *ACTA Commerce*, 181-192.
70. Rootman, M., Tait and J., Bosch, (2008), "Variables Influencing the Customer Relationship Management of Banks", *Journal of Financial Services Marketing*, 13(1), pp. 52-62.
71. Narayana, S., T., and Chary, R, R., (2011-2012), "Customer Relationship Management in Banking Sector- A Comparative Study," *KKIMRC IJRHRM*, 1(2), pp. 45-54.
72. Ndubisi, O, N., (2007), "Relationship Marketing and Customer Loyalty," *Journal of marketing Intelligence & Planning*. Vol. 25, No. 1, pp. 98-106.
73. Neupa, R., (2015), "Relationship Marketing and Customer Loyalty of Nepali Commercial Banks", *International Journal of Science and Business*, 3(1), 97-103.
74. Parvatiyar, A., & N., Sheth, J., (2000), "Conceptual Framework of Customer Relationship Management," *The International Conference on Customer Relationship Management*, 3(7), pp. 24-25.
75. Pawar, A., & Dasari, U., (2018), "Customer Relationship Management in Banking Sector," *International Journal for Research in Business, Management and Accounting*, 5(8) pp. 12-20.
76. Patwa, L., and Patwa, K., (2014), "An Analytical Study of CRM Practices in Public and Private Sector Banks in the State of Uttar Pradesh," *Pacific Business Review International*, 6(7), pp. 60-69.
77. Payne, A., and Payne, (2006), "Customer Relationship Management: from Strategy to Implementation," *Journal of Marketing Management*, 22(1-2), pp.135-168.
78. Parvatiyar, A., and N., Sheth, J., (2000), "Conceptual Framework of Customer Relationship Management," *The International Conference on Customer Relationship Management*, 10(3), pp. 24-25.
79. Putney, A., and Punney, M., (2013), "Role of Customer Relationship Management (CRM) in the Indian banking Sector", *International Journal of Management & Business Studies* www.ijmbs.com, 3(2), pp. 88-89.

80. Panchal., H., and Shah., R., (2018), "Customer Relationship Management (CRM) in Banking Sector", *IJARIE*, 4(4), pp. 1189-1195.
81. P. S., & R. S. (2015), "Customer Relationship Management in the Banking Sector: Impact of Technology and Its -Benefits In View Of Employees", *Int. J. Adv. Res.*, 5(11), pp. 563-568. <http://dx.doi.org/10.21474/IJAR01/5802>.
82. Panchal., H., and Shah., R., (2018), "Customer Relationship Management (CRM) In Banking Sector," *IJARIE*, 4(4), pp. 1189-1193
83. Priya, J, (2015), "A Study on Customer Relationship Marketing in Banking Sector",*International Journal of Recent Research in Commerce Economics and Management (IJRRCEM)* ,2(4), pp. 206-221.
84. Rashmi, (2015), "A Study on Customer Relationship Management Practices in Banking Sector in India", *Journal of Research in Commerce & Management*, 4(5), pp. 24-28.
85. Sampath, L., and Narender, S., "Customer Relationship Management Practices in Banking Sector," *Global journal of commerce and management perspective G.J.C.M.P.*, 3(5), pp. 141-145.
86. Saxena, N., and Taneja, M., (2018), "A study on CRM effectiveness in Public and Private sector banks," *Int. J. Public Sector Performance Management*, 4(1), pp. 45-56.
87. Sharma, A., et., al., ,(2012), "Customer Relationship Management: A Growth Catalyst for HDFC Bank," *International Journal For Research In Business, Management And Accounting*, 4(9), pp. 149-166.
88. Shiboli, et. al, (2006), "Adaptive Learning and "Proactive" Customer Relationship Management," *International Journal of Engineering and Management Research (IJEMR)*, 5(1), pp. 225-232.
89. Soliman, S., H., (2011), "Customer Relationship Management and Its Relationship to the Marketing Performance", 2(10), pp. 12-21.
90. Syed, T., and Upadhyay, H., (2017), "A Study on CRM Practices and its Impact on Customer Retention in Banking Sector," *International Journal of Engineering and Management Research*, 7(3), pp. 353-356.
91. Sopna, P., and Saravanan, R., (2015), "Customer Relationship Management in the Banking Sector: Impact of Technology and Its -Benefits In View Of Employees," *Int. J. Adv. Res.* 5(11), pp. 563-568.

92. Shibu. N.S. (2011) "Customer Relationship Management and Banking Industry", *Journal of Social Sciences*, 36(17), pp. 72-79.
93. Sivesan, S., (2018), "Examining the Nature of Customer Relationship Marketing in the Case of Commercial Banks- Sri Lanka", *Global Journal of Management and Business Research: E Marketing*, 18(6), pp. 49-58.
94. Shanmugasundaram, A., and Srilekha, K., S., (2019), "The Customer Relationship Management in Commercial Banks in Tiruvarur District- A Study", *Journal of Science, Technology and Development*, VIII (XII), pp. 672-678.
95. Sookdeo., B., (2018), "Customer Retention: Key towards Sustaining Competitiveness in Commercial Banking in South Africa", *Journal of Business & Economic Policy*, 5(3), pp. 81-89.
96. Srinivasan, R., and Moorman, C., (2005), "Strategic firm commitments and rewards for customer relationship management in online retailing" *Journal of Marketing*, 69(3), pp.193–200.
97. Saxena., N., and Taneja., M., (2018), "A study on CRM effectiveness in public and private sector banks", *Int. J. Public Sector Performance Management*, 4 (1), pp. 45-56.
98. Singh, S., Anusha, B., and Raghuvardhan, M., (2013), "Impact of Banking Services on Customer Empowerment, Overall Performance and Customer Satisfaction: Empirical Evidence," *Journal of Business and Management (IOSR-JBM)*, 16(1), pp.17-24.
99. Suhasini, B., and Kumar, N., (2018), "Digital India: Transforming customer relationship Management in higher education," *Journal of Applied Management-Jidnyasa*, 10(1), pp. 51-59.
100. Trivedi, K., P., (2015), "Customer Relationship Management – The Indian Perspective," *International Journal of Trend in Research and Development*, 2(6), pp. 61-65.
101. Ting, C., S., (2016), "An Empirical Study of the Dual Domains Model of Justice and Relationship Quality: Evidence from Taiwan," *Journal of Service Science and Management*, 9(3), pp. 41-50.
102. Tsachtani, E., S., (2015), "Investigating the Impact of CRM Resources on CRM Processes: A Customer Life-cycle Based Approach in the Case of a Greek Bank," *Procedia Economics and Finance*, 19(10), pp. 304-313.

103. Upadhyay., H., and Tarannum., S., (2017), "A Study on CRM Practices and its Impact on Customer Retention in Banking Sector," *International Journal of Engineering and Management Research (IJEMR)*, 7(3), pp. 353-356.
104. Verma, A., (2013), "Customer Relationship Management Viable Strategy for Global Success," *Asia Pacific Journal of Marketing & Management Review*, 2 (9), pp. 43-52.
105. Yuzi., K., C., et., al. (2016), "The impact of technological and organizational implementation of CRM on customer acquisition, maintenance, and retention," *International Journal of Research in Marketing*, 26(3), pp. 207-215.
106. Yilmaz, C., Alpkın, L., and Ergun, E., (2005), "Culture determinants of customer-and learning oriented value system and their joint effects on firm performance", *Journal of Business Researches*, 58(10), pp. 1340-1352.
107. Zahay, D., & Griffin, A., (2004), "Customer learning processes, strategy selection, and performance in business-to business service Firms," *Decision Sciences*, 35(2), pp. 169-203.
108. Zhou, K.Z., Brown, J., R., and Dev, C., S., (2009), "Market orientation, competitive advantage, and performance: a demand-based perspective," *Journal of Business Research*, 62(10), pp. 1063-1070.
109. Zhang, J. Q., Dixit, A. A., & Friedmann, R., R., (2010), "Customer Loyalty and Lifetime Value: An Empirical Investigation of Consumer Packaged Goods", *Journal of Marketing Theory and Practice*, 18(2), pp. 127-140.
110. Zhao, X., Cheng, and W., Jiang, (2011), "Design and Implementation of Power Customer Value Evaluation System," *Proceedings of International Conference on Information Technology, Computer Engineering and Management Sciences*, 4(10), pp. 16-20.
111. Zuliana Z., and Izah, J., Tahit, (2012), "Influence of Demographic Factors on Customers Perception towards CRM Practices Among banks," *Universal Journal of Management and Social Sciences*, 2(3), pp. 30-36.