

**Role of CRM Practices of Banks in Client Retention: A Comparative  
Study of  
Public and Private Banks of Haryana**

A  
THESIS  
SUBMITTED TO



**MAHARAJA RANJIT SINGH  
PUNJAB TECHNICAL  
UNIVERSITY BATHINDA  
(PUNJAB)**

IN FULFILLMENT OF THE REQUIREMENTS  
FOR THE DEGREE OF  
**DOCTOR IN PHILOSOPHY IN  
MANAGEMENT**

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2022**

## CERTIFICATE

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I, Jyoti Singla, hereby certify that the work contained in the thesis entitled “Role of CRM Practices of Banks in Client Retention: A Comparative Study of Public and Private Banks of Haryana” in fulfillment of the requirements for the award of the degree of **DOCTOR OF PHILOSOPHY** in Department of Commerce and Management, Maharaja Ranjit Singh Punjab Technical University, Bathinda is an authentic record of my own work carried under the guidance of Dr. Veerpaul Kaur Maan (Assistant Professor, University Business School, Maharaja Ranjit Singh Punjab Technical University, Bathinda) and under the Co-Supervision of Dr. Monica Bansal (Director, Panjab University Rural Centre, Kauni, Shri Muktsar Sahib).

The matter presented in this thesis has not been submitted by me for the award of any other degree of this or any other University/Institute.

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## CANDIDATE'S DECLARATION

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I hereby certify that the work which is being presented in the thesis, entitled “Role of CRM Practices of Banks in Client Retention: A Comparative Study of Public and Private Banks of Haryana” in fulfillment of the requirements of the award of the degree of **DOCTOR OF PHILOSOPHY** in Faculty of Commerce and Management, and submitted in Maharaja Ranjit Singh Punjab Technical University, Bathinda is an authentic record of my own work carried out during a period from July 2018 to 2020 under the supervision of Dr. Veerpaul Kaur Maan (Assistant Professor, University Business School, Maharaja Ranjit Singh Punjab Technical University, Bathinda) and Under the Co-Supervision of Dr. Monica Bansal (Director, Panjab University, Rural Centre, Kauni, Shri Muktsar Sahib).

The matter presented in this thesis has not been submitted by me for the award of any other degree of this or any other University/Institute.

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## ACKNOWLEDGEMENT

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Research thesis is never the sole product of the person. There is always the help, guidance and suggestions of many in preparation of such a report.

Firstly, I pay my Obeisance to my God, who best owed his blessing to complete my thesis, I am also thankful to the people in my life who inspired, guided and accompanied me all the way through.

Foremost, I wish to express my profound gratitude and indebtedness to my mentor and supervisor Dr. Veerpaul Kaur Maan, Assistant Professor, University Business School, Maharaja Ranjit Singh Punjab Technical University, Bathinda for her incredible supervision and support, affectionate encouragement, assistance, constructive suggestions, optimizing counseling throughout my research work.

A special note of thanks to my co- supervisor Dr. Monica Bansal, Director, Panjab University Rural Centre, Kauni, Shri Muktsar Sahib, who not only provided her valuable and scholarly guidance whenever I needed, but also kept me motivated throughout the process of completion of this work. The credit for good work goes to her and for lapse, if any, I owe the responsibility.

I also would like to extend my thanks to Prof. (Dr.) Ashish Baldi, Dean (R&D), Maharaja Ranjit Singh University Punjab Technical University, Bathinda for his help, and earnest cooperation, which enabled me to work in a congenial and comfortable atmosphere.

I am also thankful to my family who soulfully provided me their moral support, unbound affection, sweet love, financial assistance and constant inspiration. I am very much grateful to my husband Mr. Mohit Bansal , my father Manoj Singla, my mother Saroj Singla, my brother Ajay Bansal and Aarjav Singla, my sisters Rajni Singla and C.A. Ishika singla and brother In laws Mohit Goyal and Puneet Jindal who always supported and motivated me in effectively working and accomplishing my goal.

I would also like to express my thanks to my friends Dr. Amandeep Kaur and Dr. Randeep Kaur for their continuous support as well as assisting and guiding me.

Last, but not least, I express my gratitude and apology to everybody whose contribution and well wishes could not be mentioned in this page.

**Jyoti Singla**

## **List of Tables**

### **Tables of Data Collected from Bank Employees**

Table 1: Demographic Profile of the Respondents	57
Table 2: Cronbach's Alpha test for Reliability of the Scales	61
Table 3: Statement-wise Analysis of Behaviour of Employees	62
Table 4: KMO and Bartlett's Test	63
Table 5: Behaviour of Bank Employees and its Total Variance	73-74
Table 6: Behaviour of Bank Employees and showing its Factor Loadings	75-76
Table 7: Statement Wise Analysis of Product and Services offered by Banks	77
Table 8: Reliability of Analysis by KMO and Bartlett's Test	79
Table 9: Products and Services Offered by Banks and its Total Variance	81
Table 10: Product and Services Offered by Banks and its Factor Loadings	81
Table 11: Statement wise Analysis of Facility and Infrastructure provided by Bank	82
Table 12: KMO and Bartlett's Test	84
Table 13: Facility and Infrastructure provided by Bank and its Total Variance	85
Table 14: Facilities and Infrastructure provided by Banks and its Factor Loadings	86
Table 15: Statement wise Analysis of Effective Grievance Redressed adopted by Bank System	88
Table 16: KMO and Bartlett's Test	89
Table 17: Effective Grievance Redressed System provided by Bank and its Total Variance	90
Table 18: Effective Grievance Redressed System adopted by Bank System and its Factor Loadings	91
Table 19: Statement Analysis of bank Focus on Customers Satisfaction & Customers Loyalty	92-93
Table 20: KMO and Bartlett's Test	94
Table 21: Focus on Customers Satisfaction & Customers loyalty by Banks and its Total Variance	95-96
Table 22: Focus on Customers Satisfaction & Customers Loyalty by Bank and its Factor Loadings	97
Table 23: Statement wise Analysis of Problems faced by Banks in Customer Retention	98-99
Table 24: KMO and Bartlett's Test	101

Table 25: Problems faced by Banks in Client Retention and its Total Variance	101-102
Table 26: Problems Faced by Banks in Client Retention and its Factor Loadings	103
Table 27: Factors Influencing of CRM Practices Adopted by Banks	104-106
Table 28: Comparative Analysis of Initiatives taken by the Bank for Client Retention	108
Table 29: Comparative Study of CRM Practices related to Client Retention adopted by Selected Banks	110
Table 30: Overall Satisfaction Level with the CRM Practices Adopted by the Banks for Client Retention	112
Table 31: Chi- Square Tests Analysis	113
Table 32: Reasons of Satisfaction	114
Table 33: Reasons of Dissatisfaction	115

### **Tables of Data Collected from Customers**

Table 1: Demographic Profile of the Respondents	117-120
Table 2: Type of Bank Account you have	123-124
Table 3: Reasons for contacting with bank	128-129
Table 4: You are using bank services	129
Table 5: Analysis by Chi- Square	130
Table 6: Frequency of visit in the Bank	131
Table 7: Chi-Square Test	132
Table 8: Influenced by whom the most to deal with this bank	132
Table 9: Preferred mode of contacting to branch	133
Table 10: Chi- Square Test	135-136
Table 11: Chi- Square Tests	136
Table 12: Chi- Square Tests	136-137
Table 13: Services Offered and Availed by Respondents	137-138
Table 14: Considering the below mentioned factors which bank do you consider for the said factors? (Tick the appropriate answer.)	140-141
Table 15: Rank the best services provided by the Public bank	142
Table 16: Rank the best services provided by the Private bank	143
Table 17: Statement-wise analysis of Behaviour and Dealing of Employees	144-145
Table 18: KMO and Bartlett's Test	147
Table 19: Behaviour and Dealing of Employees and its Total Variance	148

Table 20: Behaviour and Dealing of Employees and Factor Loadings	149-150
Table 21: Statement Wise Analysis for Quality of Product and Services offered by Banks	150-153
Table 22: KMO and Bartlett's Test for Quality of products and Services Offered	155
Table 23: Quality of products and Services Offered and its Total Variance	155-156
Table 24: Quality of products and Services and its Factor Loadings	156-157
Table 25: Statement Wise Analysis Customer Satisfaction and Customer Loyalty provided by Banks	157-158
Table 26: KMO and Bartlett's Test	158-159
Table 27: Customer Satisfaction and Customer Loyalty and its Total Variance	159-160
Table 28: Customer Satisfaction and Customer Loyalty its Factor Loadings	160
Table 29: Statement Wise Analysis for Services of banks regarding Customer Retention Management	161-162
Table 30: KMO and Bartlett's Test	162-163
Table 31: Services of banks regarding Customer Retention Management and its Total Variance	163-164
Table 32: Services of banks regarding Customer Retention Management and its Factor Loadings	164
Table 33: Services of banks regarding Grievance Management System: Statement Wise	165
Table 34: KMO and Bartlett's Test Analysis	166
Table 35: Grievance Management System and its Total Variance	167
Table 36: Grievance Management System and showing its Factor Loadings	168
Table 37: Statement Wise Analysis of Services provided banks regarding Problems faced by Bank Customer	169-170
Table 38: KMO and Bartlett's Test	171
Table 39: Problems faced by Bank Customers and its Total Variance	172
Table 40: Problems faced by Bank Customers and its factor loadings	173-174
Table 41: Factors Influencing of CRM Practices Adopted by Bank	175-177
Table 42: Overall Satisfaction Level with the CRM Practices Adopted by the Banks for client Retention	179
Table 43: Chi- Square Tests Analysis	180
Table 44: Reasons of Satisfaction	181
Table 45: Reasons of dissatisfaction	182

## LIST OF PUBLICATIONS BY THE AUTHOR

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### **Publications in SCI/ SCOPUS Indexed Journals:**

1. Singla, J., Bansal, M., and Maan, V., K., (2021), “An Empirical Study of Customer Satisfaction and Loyalty towards the CRM Practices adopted by different Banks,” *Journal of Contemporary Issues in Business and Government*, 27(6), pp.1711-1719.
2. Singla, J., Bansal, M., and Maan, V., K., (2020), “An Analytical Study of Employees Perception towards Grievance Redressed System adopted by Banks,” *Journal of Critical Reviews*, 7(10), 6514-6520.

## LIST OF PRESENTATIONS BY THE AUTHOR

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### **Publications in International and national conferences proceeding**

1. **Singla, J., (2021)**, Role of CRM Practices of Banks in Client Retention- A Review Study. 2<sup>ND</sup> International multidisciplinary conference on information science, management research and social sciences 19 Alpha Arts and Science College Chennai.
2. **Singla, J., (2021)**, A Factor Analytic Study of the Determinants of Bank Employees Behaviour towards CRM Practices in Haryana, International conference on the Empirical Aspects of Advancements in science, Engineering and Technology ICEAASET-2021 2 JULY 2021 , Cheran College of Engineering.

## ABBREVIATIONS

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<b>CRM</b>	Customer Relationship Management
<b>HNW</b>	High Net Worth
<b>GDP</b>	Gross Domestic Product
<b>PWC</b>	Price Waterhouse Coopers
<b>WWW</b>	World Wide Web
<b>ERP</b>	Enterprise Resource Planning
<b>NRI</b>	Non-Resident-Indian
<b>SBI</b>	State Bank of India
<b>PNB</b>	Punjab National Bank
<b>PSU</b>	Public Sector Undertakings
<b>NSE</b>	National Stock Exchange
<b>BSE</b>	Bombay Stock Exchange
<b>HDFC</b>	Housing Development Finance Corporation
<b>ADS</b>	American Depository Shares
<b>NYSE</b>	New York Stock Exchange
<b>GDRs</b>	Global Depository Receipts
<b>CBOP</b>	Centurion Bank of Punjab
<b>ICICI</b>	Industrial Credit and Investment Corporation of India
<b>CSR</b>	Corporate Social Responsibility
<b>PPE</b>	Personal Protection Equipment
<b>SPSS</b>	Statistical Package for the Social Sciences
<b>EFA</b>	Exploratory Factor Analysis
<b>ICT</b>	Information and Communications Technology
<b>ME</b>	Marketing Effectiveness
<b>MT</b>	Mobile Telecommunications
<b>FGs</b>	Focus Groups
<b>OBC</b>	Oriental Bank of Commerce
<b>EFA</b>	Exploratory Correlational Analysis
<b>KMO</b>	Kaiser-Meyer_olkin
<b>Std.Dev.</b>	Standard Deviation
<b>PCA</b>	Principal Component Analysis