

## A STUDY ON PERCEPTION OF EMPLOYEE RESPONDENTS TOWARDS CRM PRACTICES IN SELECT NEW GENERATION PRIVATE BANKS

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### ABSTRACT

CRM is the emerging area to be concentrated by banking companies. The researchers analyzed the perception of employee respondents towards CRM practices in the six new generation private banks in Pondicherry region. The researchers collected primary data from 66 sample employee respondents through the questionnaire. The researcher applied a simple percentage, mean and regression analysis as statistical tools. The study found that there was a positive perception of employee respondents towards CRM practices followed in the selected new generation private banks as shown by the result of the mean score (3.12). In particular, the respondents have a higher perception level (3.35) towards customer interaction management practices, on the other hand, the respondents have a lower perception score (2.94) towards 'customized services'. It was also found that there was a moderate correlation (0.607) between the perception levels of the employee respondents towards CRM practices adopted in the new generation private banks and the selected demographical variables. The demographical variables gender, educational qualification and years of experience have no significant effect on the respondents' perception level towards CRM practices. Further, age, monthly salary and years of experience have a significant effect on the respondents' perception level towards CRM practices adopted in the new generation private banks.

**KEYWORDS:** Customer Relationship Management, New Generation Banks, Perception, and Nationalization