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Digital Relationship Strategies in Banking: A Comparative Study of E-CRM Practices between Nationalised and Private Banks in Bhopal

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Abstract - This study explores digital relationship strategies within the Indian banking sector through a comparative analysis of E-Customer Relationship Management (E-CRM) practices between nationalised and private banks in Bhopal District. The research emphasizes mobile banking services, call centre services, and customer perceptions of E-CRM. Data were collected from 400 respondents (200 from nationalised banks and 200 from private banks) through a structured questionnaire. Quantitative analysis including descriptive statistics, t-tests, and regression was conducted. Findings indicate that private banks outperform nationalised banks in digital responsiveness, mobile app functionality, and customer service via call centres. However, nationalised banks maintain stronger credibility and trust among customers. The study provides strategic recommendations for both bank categories to enhance mobile and call centre E-CRM performance.

Keywords: E-CRM, Digital Relationship, Mobile Banking, Call Centre Services, Customer Perception, Bhopal District.

Introduction - The banking industry in India is undergoing a digital transformation. The emergence of E-CRM practices has redefined the way banks manage customer relationships, providing accessibility through multiple digital channels such as mobile banking, internet banking, and call centres. Nationalised and private banks differ in their operational structures and technological capabilities, resulting in varying degrees of customer satisfaction. Bhopal District, being a growing commercial hub, represents an ideal context for examining the comparative effectiveness of E-CRM across bank types. The present study focuses on evaluating mobile banking services, call centre performance, and overall customer perceptions of E-CRM effectiveness between nationalised and private banks.

Literature Review

E-CRM integrates information technology and relationship marketing, enabling organizations to deliver personalized digital experiences (Buttle, 2009; Ngai, 2005). The transition from traditional CRM to E-CRM has been marked by the increasing use of mobile applications, online portals, and call centre systems (Parasuraman et al., 2005). In the Indian context, Mittal and Garg (2020) highlighted that private banks exhibit higher technological readiness compared to nationalised banks, while public banks maintain customer trust. Studies (Srinivasan & Moorthy, 2021) reveal that mobile banking and call centre responsiveness significantly influence customer satisfaction and retention.

Objectives and Hypotheses

Objectives:

1. To study the Nationalised Bank customer and Private Bank customer regarding the opinion of respondents for the internet banking services.

Hypotheses:

H_0: There is no significant difference between the Nationalised Bank customer and Private Bank customer regarding the opinion of respondents for the internet banking services.

H_1 : There is a significant difference between the Nationalised Bank customer and Private Bank customer regarding the opinion of respondents for the internet banking services.

Research Methodology: This study uses a descriptive and comparative research design. A structured questionnaire was distributed to 400 respondents (200 each from nationalised and private banks) across Bhopal District. The questionnaire assessed customer perceptions regarding internet banking servicesand overall E-CRM effectiveness. Stratified random sampling ensured proportional representation. Data analysis involved descriptive statistics, independent sample t-tests for hypothesis testing, and regression analysis to determine the relationship between E-CRM dimensions and satisfaction. Reliability of the instrument was confirmed using Cronbach's alpha (0.86).

5. Data Analysis and Interpretation

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5.1 Profile of Respondents

Table No. 5.1

Demographic Variable	Category	National -ised(%)	Private (%)	Total (%)
Gender	Male	58	60	59
	Female	42	40	41
Total		**100**	**100**	**100**
Age	18–25	12	20	16
	26–40	45	50	47.5
	41–60	35	25	30
	Above 60	8	5	6.5
Total		**100**	**100**	**100**

Source: Data Collected by the Researcher through Questionnaire

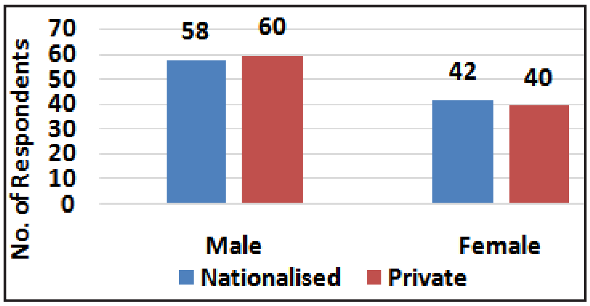

Figure No. 5.1: Gender Profile of Respondents

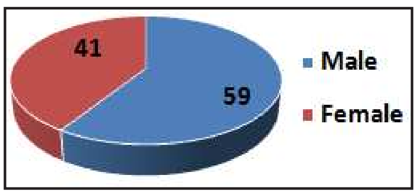

Figure No. 5.2: Gender Profile of Respondents (Total Percentage)

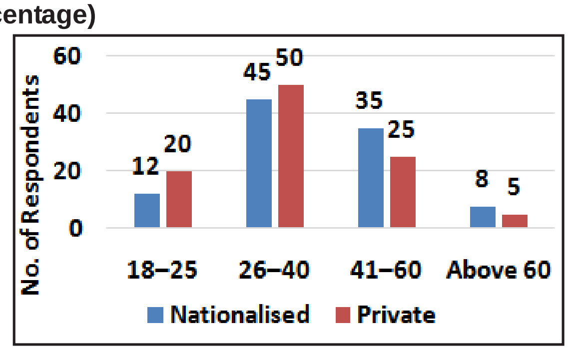

Figure No. 5.3: Age Profile of Respondents

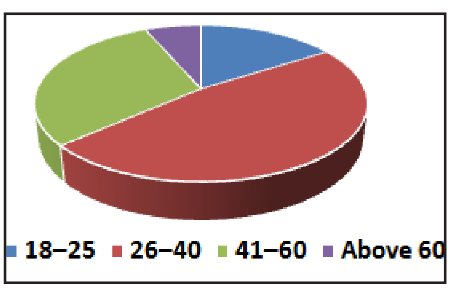

Figure No. 5.4: Age Profile of Respondents (Total Percentage)

The demographic data reveals that the majority of customers fall in the 26–40 age group, representing a digitally active population segment.

5.2 Mobile Banking Services

Service Dimension	Nationalised Mean	Private Mean
App interface & design	3.55	4.30
Transaction speed	3.60	4.25
Ease of navigation	3.50	4.40
Security & privacy	4.10	4.15
Service reliability	3.80	4.35

Source: Data Collected by the Researcher through Questionnaire

5.3 Call Centre Services

Service Dimension	Nationalised Mean	Private Mean
Response time	3.70	4.25
Problem resolution	3.65	4.20
Politeness of staff	4.10	4.30
Availability (24/7)	3.60	4.35
Information accuracy	3.85	4.40

Source: Data Collected by the Researcher through Questionnaire

5.4 Hypothesis Testing (Internet Banking Services)

Group	N	Mean	SD	t-value	p-value
Nationalised Bank	200	3.75	0.82		
Private Bank	200	4.22	0.70	6.89	0.000

Source: Data Collected by the Researcher through Questionnaire

The p-value (<0.05) leads to rejection of H_0 , confirming a significant difference between nationalised and private bank customers' opinions on internet banking services.

Findings:

1. Private banks offer superior mobile banking experiences, particularly in design, reliability, and navigation.
2. Call centre services in private banks demonstrate higher responsiveness and accuracy.
3. Nationalised banks maintain trust and staff politeness but lag technologically.
4. Hypothesis testing confirms significant differences in internet banking satisfaction levels.
5. Mobile and call centre performance drive positive E-CRM perceptions.

Conclusion and Recommendations: Private banks are more technologically advanced and efficient in digital service delivery, whereas nationalised banks continue to excel in customer trust and reliability. To enhance E-CRM effectiveness, nationalised banks should modernize their mobile applications, introduce AI-based chatbots for call centre operations, and ensure faster digital responses. Private banks should focus on trust enhancement and transparent communication to strengthen long-term relationships.

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