

## LIST OF TABLES

<u>Table</u>	No <u>Title</u>	Page No
4.1	Frequency count for responses per sector for bank customer	194
4.2	Frequency count for responses per sector for Head of Business Unit	195
4.3	Frequency count for responses per sector for CRM manager	196
5.1	Significance of CRM in banks	207
5.2	E-mail for business transaction	215
5.3	E-mail for customer service including complaints	216
5.4	Customer service by phone including complaints	217
5.5	Credit card and debit card payments	218
5.6	Internet as the medium	219
5.7	ATM as the medium	220
5.8	Face to face interaction	221
5.9	Relationship between investment in acquisition of IT based CRM applications by banks to loyalty of customers	224
5.10	Relationship between investment in maintenance of IT based CRM applications by banks to loyalty of customers	226
5.11	Relationship between investment in acquisition of IT based CRM applications by banks to loss of customers	228
5.12	Relationship between investment in maintenance of IT based CRM applications by banks to loss of customers	230
5.13	Relationship between loss of loyal customers to inadequate technology based service offerings	232
5.14	Relationship between total investment in IT based CRM applications by banks to performance	234
5.15	Relationship between technology based CRM application acquired by banks to planned acquisition in the future	238
5.16	Relationship between investments in maintaining IT based CRM applications in the present and future	240
5.17	Customer's reason to have an account with the bank	247
5.18	A typical customer experience	252
5.19	Factor Analysis for 750 observations	261
5.20	Factor Analysis for 471 observations (Public sector banks)	262
5.21	Factor Analysis for 170 observations (Private sector banks)	263
5.22	Factor Analysis for 85 observations (Cooperative sector banks)	264
5.23	Factor Analysis for 24 observations (Multinational banks)	265
5.24	ANOVA for 750 observations	266
5.25	ANOVA for 471 observations (Public sector banks)	267
5.26	ANOVA for 170 observations (Private sector banks)	268
5.27	ANOVA for 85 observations (Cooperative sector banks)	269
5.28	ANOVA for 24 observations (Multinational banks)	270
5.29	Regression procedure for 750 observations	272

Table	No <u>Title</u>	Page No
5.30	Regression procedure for 471 observations (Public sector banks)	273
5.31	Regression procedure for 170 observations (Private sector banks)	274
5.32	Regression procedure for 85 observations (Cooperative sector banks)	275
5.33	Regression procedure for 24 observations (Multinational banks)	276
5.34	Reason for losing loyal customers	279
5.35	Expected customer rise in the future	281
5.36	Number of employees working on CRM applications	284
5.37	Qualitative analysis for Public sector bank responses	295
5.38	Qualitative analysis for Private sector bank responses	298
5.39	Qualitative analysis for Cooperative sector bank responses	300
5.40	Oualitative analysis for Multinational bank responses	301