



# SAARJ Journal on Banking & Insurance Research (SJBIR)

(Double Blind Refereed & Peer Reviewed International Journal)



DOI: **10.5958/2319-1422.2021.00037.0**

## "CUSTOMER RELATIONSHIP MANAGEMENT: A SCALE FOR MEASURING PROFITABILITY AND PERFORMANCE OF REGIONAL RURAL BANKS"

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### ABSTRACT

*Banking sector have taken various measures to help the cause of customer relationship marketing and many a researches have been carried out to determine the best possible customer relationship management and importance in banking sectors. But there has been a countable number of works on the CRM in the banks and too less of that in the rural banks. Along with the technology evolution marketing of a service or product is also taking different versus. Now almost all the businesses are moving towards the relationship marketing so as to have the customer doing business with them for longer duration. Not just marketing but also the banking is taking a new dimension with the innovative services like "Mobile Banking", "Electronic Banking", "Banking Anywhere" etc. are common now a day's which are customer centric. Thus this study makes an effort to examine the effectiveness of the customer relationship marketing in the rural banking. This study deals with an independent variable effectiveness of CRM along with various intermediate variables such as Innovation, Accessibility, Reliability and Efficiency and the dependent variable Customer Loyalty towards Rural Banking. Further tools such as Descriptive Analysis, Factor Analysis, Regression analysis and Z test were used to determine the significant relationship or association amongst the variables. The results regarding the effectiveness of CRM in the rural banking are been listed on the basis of findings through analysis and things are concluded and suggested subsequently.*

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**KEYWORDS:** *CRM Effectiveness, Innovation, Accessibility, Reliability, Efficiency Customer Loyalty.*

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It's our responsibility to acknowledge and disclose the references that we have gone through in order to carry out this study.

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