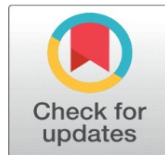
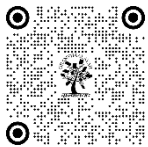


ASSESSING THE INFLUENCE OF SERVICE QUALITY ON CUSTOMER RELATIONSHIP MANAGEMENT (CRM) EFFECTIVENESS

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DOI

[10.29121/shodhkosh.v5.i6.2024.4546](https://doi.org/10.29121/shodhkosh.v5.i6.2024.4546)

Funding: This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

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ABSTRACT

This study examines the influence of service quality on Customer Relationship Management (CRM) effectiveness, comparing public and private banks. Service quality is assessed through six key dimensions: Efficiency and Promptness, Customer Interaction and Communication, Transparency and Clarity, Convenience and Accessibility, Issue Resolution, and Reliability and Consistency. Using regression analysis, the study identifies the most significant predictors of CRM effectiveness in both banking sectors. The findings indicate that while both public and private banks exhibit strong service quality impacts on CRM, private banks demonstrate a more robust correlation, with Transparency and Clarity emerging as the most influential factor. These insights highlight the need for targeted service quality improvements to enhance CRM effectiveness, particularly in public banks.

Keywords: Customer Relationship Management, Efficiency and Promptness, Customer Interaction and Communication, Transparency and Clarity, Convenience and Accessibility, Issue Resolution, and Reliability and Consistency



1. INTRODUCTION

In today's competitive financial landscape, Customer Relationship Management (CRM) has become an essential strategy for banks to attract, retain, and engage customers. As banking services continue to evolve with digitalization and changing consumer expectations, banks must adopt customer-centric approaches to maintain a competitive edge. CRM is not merely a technological tool but a holistic business strategy that integrates service quality, customer engagement, and relationship management to enhance customer satisfaction and loyalty.

One of the most significant factors influencing CRM success in banking is service quality. The ability of banks to deliver consistent, reliable, and efficient services directly affects customer perceptions and satisfaction levels. Service quality encompasses a range of factors, including responsiveness, reliability, assurance, empathy, and tangible aspects of banking services. A bank's ability to meet or exceed customer expectations in these areas plays a crucial role in strengthening long-term relationships, reducing customer churn, and fostering brand loyalty.

Public and private sector banks, while serving the same fundamental purpose of financial intermediation, operate under different regulatory frameworks, service delivery models, and customer engagement strategies. Public sector banks, often characterized by extensive branch networks and government ownership, focus on financial inclusion and accessibility. They may face challenges in technological advancements, customer responsiveness, and personalized services due to bureaucratic structures and regulatory constraints. On the other hand, private banks emphasize

customer-centric services, technological innovation, and personalized banking solutions, often leading to higher service quality perceptions. However, their premium service models may limit accessibility for certain customer segments. Given these distinctions, understanding how different dimensions of service quality impact CRM effectiveness in public and private banks is essential. This study aims to assess the key service quality factors that drive CRM success, compare their influence in public versus private banking institutions, and provide empirical insights into improving service delivery. By examining customer perceptions and expectations, this research will offer valuable recommendations for banks to refine their CRM strategies, optimize customer interactions, and enhance overall banking experiences.

2. RESEARCH OBJECTIVES

1. To evaluate the impact of different dimensions of service quality on Customer Relationship Management (CRM) effectiveness in public and private banks.
2. To compare the influence of service quality factors between public and private banks to identify sector-specific strengths and areas for improvement.

3. LITERATURE REVIEW

Service quality has been extensively studied as a crucial factor in determining customer satisfaction. Zeithaml, Berry, and Parasuraman (1988) argue that service quality perceptions directly influence customer satisfaction, which in turn impacts loyalty and long-term profitability. Research in the banking sector suggests that customers tend to evaluate service quality based on both tangible and intangible factors, including employee responsiveness, ease of transactions, and personalized interactions (Ladhari, 2009).

The SERVQUAL model, developed by Parasuraman, Zeithaml, and Berry (1988), remains one of the most widely used frameworks for assessing service quality in the banking industry. It identifies five dimensions—tangibles, reliability, responsiveness, assurance, and empathy—that shape customer perceptions of service quality. Several studies have validated its applicability in banking, highlighting that reliability and responsiveness are the most critical determinants of customer satisfaction (Arasli, Mehtap-Smadi, & Katircioglu, 2005).

Efficient service delivery is essential for customer satisfaction in banking. Studies by Bloemer, Ruyter, and Peeters (1998) show that prompt service positively affects customer trust, particularly in online banking environments. Customers value quick resolution of transactions and inquiries, which leads to higher retention rates and positive word-of-mouth recommendations (Siddiqi, 2011).

Personalized service interactions enhance customer satisfaction and loyalty. A study by Baumann, Elliott, and Burton (2012) found that customers appreciate banks that offer tailored services, proactive support, and relationship-based interactions. Personalized banking, facilitated by digital advancements, enables banks to build stronger relationships with their clients (Makanyeza & Chikazhe, 2017).

Transparency and clarity in banking services are essential for building customer trust. Research by Ndubisi and Wah (2005) suggests that clear communication regarding fees, interest rates, and policies significantly influences customers' confidence in financial institutions. A lack of transparency often leads to dissatisfaction and distrust, particularly in loan and credit services (Sharma & Malviya, 2014).

With the rise of digital banking, convenience and accessibility have become crucial determinants of service quality. Studies show that customers prioritize 24/7 access to banking services, mobile banking apps, and user-friendly interfaces (Yoon & Steege, 2013). The availability of digital channels enhances customer satisfaction and encourages continued usage of banking services (Gupta & Bansal, 2020).

Timely and effective issue resolution is a key driver of customer retention in the banking sector. Research by Lassar, Manolis, and Winsor (2000) indicates that banks that efficiently handle complaints and disputes tend to retain customers for longer periods. Customers expect prompt responses and fair resolutions, which influence their overall perception of service quality (Singh & Arora, 2011).

Reliability and consistency are fundamental to banking service quality. Customers expect error-free transactions, accurate financial reporting, and dependable service experiences (Kumar, Kee, & Manshor, 2009). Studies highlight that banks with a track record of consistent service quality experience higher levels of customer trust and loyalty (Gronroos, 1984).

Comparative studies between public and private sector banks reveal differences in service quality. Research by Khurana (2018) found that private banks outperform public banks in terms of responsiveness, customer support, and

technological advancements. However, public sector banks often have a broader customer base and provide more extensive financial inclusion services (Kumar & Dash, 2016).

Digital transformation has revolutionized banking services, improving efficiency and customer experiences. Studies by Lin and Hsieh (2011) suggest that digital banking services enhance convenience, security, and personalization. However, digitalization also introduces challenges related to cybersecurity risks and reduced human interaction (Chong, 2013).

Effective CRM strategies help banks build long-term relationships with customers. Research indicates that banks that integrate CRM tools effectively experience higher customer retention and increased cross-selling opportunities (Verhoef, 2003). The use of AI-driven CRM systems has further enhanced personalized banking experiences (Rahman et al., 2020). Service recovery plays a critical role in maintaining customer trust. Studies show that when banks effectively address service failures, customers are more likely to remain loyal (Tax, Brown, & Chandrashekar, 1998). Effective complaint management systems and empathetic service recovery strategies significantly impact customer perceptions of fairness and reliability (Michel, Bowen, & Johnston, 2009).

Employee training is essential for maintaining high service quality standards. Research by Bitner, Booms, and Tetreault (1990) suggests that well-trained employees provide better customer service, leading to improved satisfaction levels. Continuous skill development programs in banks enhance employee efficiency and service delivery (Babakus, Biestock, & Van Scotter, 2004).

Customer expectations shape perceived service quality in banking. Studies by Lovelock and Wirtz (2016) emphasize that customers compare actual service experiences with their expectations. Banks that exceed expectations tend to achieve higher satisfaction levels and stronger brand loyalty (Zeithaml & Bitner, 2003).

Despite extensive research on service quality in banking, gaps remain in understanding the collective impact of various dimensions on CRM effectiveness. Future studies should explore the integration of AI, big data analytics, and blockchain in improving service quality. Additionally, empirical studies should examine the long-term effects of digital banking adoption on customer satisfaction and retention (Meyer & Schwager, 2007).

A study by Patel and Sharma (2022) examined service quality in Indian public sector banks using a modified SERVQUAL model. The research found that assurance, empathy, responsiveness, and tangibles had a significant positive relationship with service quality. The authors suggest that public banks must prioritize these dimensions to enhance customer trust and loyalty.

According to Gupta and Verma (2021), digital banking has reshaped service quality perceptions by increasing accessibility and convenience. Their study found that mobile banking applications and AI-driven customer support significantly improve customer satisfaction. However, they also highlighted challenges such as cybersecurity risks and the need for improved digital literacy among customers.

A study by Kumar and Das (2020) explored how technological advancements have influenced service quality in the banking sector. Their findings indicate that customers prioritize ease of use, transaction security, and real-time issue resolution. Banks that integrate AI-driven chatbots and blockchain for secure transactions were found to have higher service quality ratings.

RESEARCH HYPOTHESES

H₁: There is a significant positive relationship between service quality dimensions and CRM effectiveness in the banking sector.

H₂: The impact of service quality on CRM effectiveness differs significantly between public and private banks.

4. RESEARCH METHODOLOGY

This study adopts a quantitative research design to analyse the impact of service quality on CRM effectiveness. A structured survey was administered to 404 bank customers, comprising 248 from public banks and 156 from private banks in Bangalore. Service quality was measured using a five-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree) across six dimensions. Descriptive statistics were used to compare service quality perceptions between public and private banks. Regression analysis was conducted to determine the significance of service quality dimensions in predicting CRM effectiveness. ANOVA tests assessed the overall model significance, while regression coefficients identified key predictors of CRM. The study aims to provide a comprehensive understanding of service quality's role in CRM and offer actionable insights for improving customer engagement in the banking sector.

DATA ANALYSIS AND RESULTS

Research variables: Service quality was measured through;

- Efficiency and Promptness
- Customer Interaction and Communication
- Transparency and Clarity
- Convenience and Accessibility
- Issue Resolution
- Reliability and Consistency

Table 1 Descriptive comparing service quality of public and private banks

Group Statistics					
	Type	N	Mean	Std. Deviation	Std. Error Mean
Efficiency and Promptness	Public	248	3.7097	1.09303	.06941
	Private	156	3.7564	.80219	.06423
Customer Interaction and Communication	Public	248	3.8931	.88720	.05634
	Private	156	3.7212	.87665	.07019
Transparency and Clarity	Public	248	3.8206	.85666	.05440
	Private	156	3.8526	.75609	.06054
Convenience and Accessibility	Public	248	3.7258	.71806	.04560
	Private	156	3.4327	.66741	.05344
Issue Resolution	Public	248	3.8710	.78413	.04979
	Private	156	3.6410	.97682	.07821
Reliability and Consistency	Public	248	3.9415	.80585	.05117
	Private	156	3.5481	.72907	.05837

Note; 1-Strongly disagree, 5-Strongly agree

The group statistics reveal differences in the perceptions of service quality dimensions between public and private banks. In terms of Efficiency and Promptness, both public and private banks have similar mean scores (Public: 3.71; Private: 3.76), suggesting comparable performance in delivering timely and efficient services. Customer Interaction and Communication is rated higher for public banks (3.89) compared to private banks (3.72), indicating public banks are perceived to engage more effectively with customers.

For Transparency and Clarity, the mean scores are nearly identical (Public: 3.82; Private: 3.85), showing both types of banks maintain similar standards in providing clear and transparent communication. However, public banks perform better in Convenience and Accessibility (Public: 3.73; Private: 3.43), Issue Resolution (Public: 3.87; Private: 3.64), and Reliability and Consistency (Public: 3.94; Private: 3.55). These results suggest that public banks are viewed more favorably for being accessible, resolving issues effectively, and maintaining consistent service quality.

REGRESSION ANALYSIS: IMPACT OF SERVICE QUALITY ON CRM

Regression analysis was conducted to examine the impact of various service quality dimensions on Customer Relationship Management (CRM) effectiveness in public and private banks. The analysis aimed to identify the most significant predictors of CRM effectiveness, providing empirical insights into the relative influence of Efficiency and Promptness, Customer Interaction and Communication, Transparency and Clarity, Convenience and Accessibility, Issue Resolution, and Reliability and Consistency. By evaluating the strength and direction of these relationships, this study offers a data-driven understanding of how service quality enhancements can optimize CRM strategies in the banking sector.

Table 2: ANOVA Impact of service quality on CRM

ANOVA ^a							
Type	Model		Sum of Squares	df	Mean Square	F	Sig.
Public	1	Regression	51.216	6	8.536	52.992	.000
		Residual	38.820	241	.161		
		Total	90.036	247			
Private	1	Regression	68.208	6	11.368	111.739	.000
		Residual	15.159	149	.102		
		Total	83.367	155			
a. Dependent Variable: CRM							

The ANOVA results for both public and private banks demonstrate that the regression model is statistically significant, as indicated by a p-value of 0.000 for both groups. This implies that service quality dimensions collectively have a significant impact on Customer Relationship Management (CRM) for both public and private banks. For public banks, the F-statistic is 52.992, while for private banks, it is higher at 111.739, suggesting that the model explains CRM variation more robustly in private banks.

Table 3: Regression coefficients for Public banks

Coefficients							
Type	Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
			B	Std. Error	Beta		
Public	1	(Constant)	1.183	.205		5.772	.000
		Efficiency and Promptness	.138	.032	.249	4.289	.000
		Customer Interaction and Communication	-.065	.036	-.095	-1.791	.075
		Transparency and Clarity	.272	.042	.386	6.506	.000
		Convenience and Accessibility	.050	.038	.060	1.329	.185
		Issue Resolution	.027	.037	.035	.723	.470
		Reliability and Consistency	.224	.043	.299	5.233	.000
a. Dependent Variable: CRM							

The regression coefficients for public banks indicate that Transparency and Clarity ($B = 0.272$, $p = 0.000$), Efficiency and Promptness ($B = 0.138$, $p = 0.000$), and Reliability and Consistency ($B = 0.224$, $p = 0.000$) significantly influence CRM. Among these, Transparency and Clarity has the highest standardized coefficient ($Beta = 0.386$), highlighting its critical role in improving CRM. Other dimensions, such as Customer Interaction and Communication, Convenience and Accessibility, and Issue Resolution, are not statistically significant, suggesting their lesser impact on CRM in public banks.

Table 4: Regression coefficients for Private banks

Coefficients							
Type	Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
			B	Std. Error	Beta		
Private	1	(Constant)	-.457	.247		-1.850	.066
		Efficiency and Promptness	.269	.042	.294	6.467	.000
		Customer Interaction and Communication	.236	.037	.282	6.450	.000
		Transparency and Clarity	.446	.046	.459	9.665	.000
		Convenience and Accessibility	.025	.040	.023	.627	.531
		Issue Resolution	.099	.036	.132	2.760	.007
		Reliability and Consistency	-.047	.039	-.046	-1.203	.231
a. Dependent Variable: CRM							

In private banks, the significant predictors of CRM are Transparency and Clarity ($B = 0.446$, $p = 0.000$), Efficiency and Promptness ($B = 0.269$, $p = 0.000$), Customer Interaction and Communication ($B = 0.236$, $p = 0.000$), and Issue Resolution ($B = 0.099$, $p = 0.007$). Transparency and Clarity emerges as the most influential factor ($Beta = 0.459$). However, Convenience and Accessibility and Reliability and Consistency are not significant, suggesting they have limited influence on CRM in private banks.

Table 5: Model summary Impact of service quality on CRM

Model Summary					
Type	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Public	1	.754	.569	.558	.40135
Private	1	.905	.818	.811	.31896

The model summary highlights the relationship between service quality dimensions and CRM for public and private banks. For public banks, the R-value of 0.754 indicates a strong positive correlation between the predictors (service quality dimensions) and CRM. The R^2 value of 0.569 shows that 56.9% of the variation in CRM is explained by the service quality dimensions included in the model. The adjusted R^2 of 0.558 confirms that the model is well-fitted, with a standard error of the estimate at 0.40135 indicating the level of prediction accuracy.

In contrast, for private banks, the R-value is notably higher at 0.905, signifying a very strong correlation. The R^2 value of 0.818 demonstrates that 81.8% of the variation in CRM is accounted for by the service quality dimensions, reflecting a more robust explanatory power compared to public banks. The adjusted R^2 of 0.811 reinforces the model's strength, and the lower standard error of 0.31896 suggests greater precision in predicting CRM outcomes for private banks.

The results indicate that the service quality dimensions have a more substantial and precise impact on CRM in private banks compared to public banks. This finding underscores the need for focused service quality improvements in public banks to enhance their CRM effectiveness.

HYPOTHESIS RESULTS

The findings from the regression and ANOVA analyses confirm that service quality dimensions significantly impact CRM effectiveness in both public and private banks. The ANOVA results (p -value = 0.000 for both groups) indicate that service quality is a critical determinant of CRM outcomes. Regression coefficients reveal that in public banks, Transparency and Clarity ($\beta = 0.386$, $p = 0.000$), Efficiency and Promptness ($\beta = 0.249$, $p = 0.000$), and Reliability and Consistency ($\beta = 0.299$, $p = 0.000$) significantly predict CRM effectiveness, while other dimensions do not exhibit a strong influence. Conversely, in private banks, Transparency and Clarity ($\beta = 0.459$, $p = 0.000$), Efficiency and Promptness ($\beta = 0.294$, $p = 0.000$), Customer Interaction and Communication ($\beta = 0.282$, $p = 0.000$), and Issue Resolution ($\beta = 0.132$, $p = 0.007$) emerge as significant predictors. The model summary further supports these results, with private banks exhibiting a stronger explanatory power ($R^2 = 0.818$) compared to public banks ($R^2 = 0.569$), indicating a more substantial impact of service quality on CRM in private banking institutions. These results validate H_1 , affirming a positive relationship between service quality dimensions and CRM effectiveness. Moreover, the differences in significant predictors and explanatory power between public and private banks support H_2 , indicating that the impact of service quality on CRM effectiveness differs significantly across bank types.

5. DISCUSSION

The study's results underscore the critical role of service quality dimensions in enhancing CRM effectiveness in banking institutions. Transparency and Clarity consistently emerge as the most influential factor in both public and private banks, reinforcing the need for clear and transparent communication to build customer trust and engagement. Efficiency and Promptness also play a pivotal role, highlighting the importance of timely service delivery in fostering customer relationships. In private banks, Customer Interaction and Communication significantly contribute to CRM, suggesting that personalized interactions and engagement strategies drive stronger customer relationships. Issue Resolution is another crucial factor in private banks, whereas in public banks, it does not hold the same significance, indicating possible differences in customer expectations and service mechanisms. The higher explanatory power (R^2) in private banks suggests that service quality improvements translate more effectively into CRM outcomes in these institutions. Public banks, despite performing well in reliability and consistency, need to enhance customer engagement strategies to match the effectiveness of CRM systems in private banks.

6. IMPLICATIONS

The findings offer valuable insights for banking sector stakeholders, particularly in strategizing service quality improvements to enhance CRM effectiveness. For public banks, strengthening customer interaction and communication

could bridge the gap in CRM impact. Investments in technology-driven customer engagement solutions, such as AI-powered chatbots and personalized banking services, can significantly improve service delivery. Additionally, refining issue resolution mechanisms can further enhance customer satisfaction and retention.

For private banks, maintaining high standards of transparency and clarity while further refining efficiency and promptness will strengthen CRM outcomes. Given the significant role of issue resolution in private banks, enhancing complaint-handling mechanisms through proactive customer service strategies can lead to improved customer relationships. The study also suggests that banks should adopt a differentiated approach to CRM based on their operational structure, leveraging data analytics to tailor service quality improvements specific to their customer base.

7. CONCLUSION

This study establishes the significant influence of service quality dimensions on CRM effectiveness in the banking sector. The results validate the positive relationship between service quality and CRM outcomes while highlighting differences in impact between public and private banks. Transparency and Clarity emerge as the most critical factor in both banking segments, emphasizing the need for clear and open communication. Efficiency and Promptness also play a vital role, reinforcing the importance of timely service delivery. Private banks exhibit a stronger correlation between service quality and CRM effectiveness, suggesting a more customer-centric approach in these institutions. To enhance CRM outcomes, public banks must prioritize customer interaction and issue resolution, while private banks should continue to refine their service efficiency and problem-solving mechanisms. Future research can explore additional moderating variables, such as digital transformation initiatives and customer demographics, to gain deeper insights into CRM optimization strategies in the banking industry.

CONFLICT OF INTERESTS

None.

ACKNOWLEDGMENTS

None.

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