

BEYOND TRANSACTIONS: BUILDING RELATIONSHIPS AND FINANCIAL LITERACY WITH CUSTOMERS

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Abstract

This article explores the realm of customer relationships and financial literacy in the banking sector, with a particular focus on managers in public and private sector banks in Kerala. The study aims to analyze these relationships and assess the quality of information provided by managers to customers. By collecting data from 150 customers, comprising 75 from public sector banks and the remaining from private sector banks, the research seeks to uncover insights beyond mere transactions. The findings aim to contribute to a deeper understanding of the dynamics between banks and customers, emphasizing the importance of building lasting connections and promoting financial literacy

Keywords: Public sector bank, Private sector bank, Bank Mangers, CRM, Financial Literacy.

Introduction

In the fast-evolving landscape of the banking industry, the dynamics between financial institutions and their customers have transcended traditional transactional exchanges. Now, more than ever, the emphasis is on cultivating enduring relationships and fostering financial literacy (Sonia, 2012). This paradigm shift is particularly relevant for managers in both public and private sector banks, who serve as key architects in shaping these interactions. This study focuses into the intricacies of customer relationships and the quality of information disbursed by managers in the unique context of Kerala, a state marked by its distinct socio-cultural fabric.

The state of Kerala, situated in the southwestern part of India, boasts a financially vibrant environment with a diverse demographic. As the banking sector navigates through this complexity, the significance of building robust relationships becomes increasingly evident. Beyond mere financial transactions, this research seeks to explore the multifaceted dimensions of customer-manager connections, examining how they contribute to, or hinder, the broader goals of financial literacy and customer satisfaction (Laketa et al., n.d.).

Against this backdrop, the study's focal point is the quality of information provided by managers to customers. In an era where information is a valuable currency, understanding

how well-informed decisions are facilitated is integral to fostering trust and loyalty. The state's banking sector, comprising both public and private entities, provides a unique microcosm to investigate these aspects (Kido & Yang, 2001). By juxtaposing the strategies and practices of managers in both sectors, the study aims to unravel patterns, challenges, and opportunities that are intrinsic to the local banking landscape.

The research's emphasis on Kerala is intentional, considering the region's distinct socio-economic and cultural characteristics. Such nuances influence customer expectations, behaviours, and the efficacy of managerial strategies. Thus, this study is poised to contribute not only to the academic discourse on customer relationships but also to offer practical insights for managers, policymakers, and stakeholders within the banking industry. Through a focused exploration of the Kerala banking milieu, this research seeks to provide a nuanced understanding that can potentially guide transformative practices within the broader financial sector.

Review of Literature

(V.Karhikeyani, 2020) The study highlights the urgent need for Customer Relationship Management (CRM) in today's competitive banking landscape. It emphasizes the challenges banks face, like global competition and shrinking margins, and positions CRM as the key to acquiring, retaining, and maximizing customer lifetime value. The document draws a parallel between CRM and relationship marketing, showcasing its historical relevance and potential to understand customer needs, behaviors, and preferences. However, the review would benefit from specific examples of CRM implementation, its impact on banks' performance, and potential limitations or areas for further research. Overall, the passage effectively emphasizes the importance of CRM but could be strengthened by presenting more concrete evidence and exploring its complexities.

(Sawanth, 2021) The review highlights the growing importance of Customer Relationship Management (CRM) in the Kosovan banking sector, particularly due to the increasingly competitive and dynamic market environment. It emphasizes the benefits of CRM in identifying, attracting, and retaining customers through personalized approaches and value-added services. The study's focus on leveraging technology to implement CRM is commendable, aiming to strengthen existing customer relationships and build a high-quality base.

(Bansal et al., 2022) The study succinctly outlines the importance of Customer Relationship Management (CRM) in the competitive Indian banking sector. It contrasts traditional marketing approaches with the customer-centric focus of CRM, highlighting its potential to retain customers and maximize their value. The shift from task-oriented to result-oriented culture due to CRM implementation is an interesting point. However, the review could be strengthened by mentioning specific challenges faced by Indian banks in implementing CRM, along with concrete examples of its impact on their performance. Additionally, providing the reader with a clearer sense of the research findings and conclusions would enrich the review.

(Sahoo, 2020) This research indicates a positive impact of Customer Relationship Management (CRM) on customer satisfaction in the banking sector. Findings show that banks implementing CRM offer various financial services (ATMs, lockers, mobile/internet banking) and loan schemes (educational, home, SME). Respondents reported satisfaction with these services.

(Bajwa & Raj, 2020) This research delves into the paradoxical situation of Customer Relationship Management (CRM) in Indian banks. The study reveals surprising findings from qualitative interviews: some users perceive CRM as damaging customer relationships in the Indian banking sector. By highlighting these problems and challenges through the voices of bank employees and customers, the paper offers valuable insights into the CRM implementation struggles faced by Indian banks.

Statement of the Problem

The banking industry in Kerala faces the challenge of evolving beyond transactional engagements to establish enduring relationships with customers. Managers play a pivotal role in this transformation, influencing the quality of information disseminated to customers (Casey, 1970). The overarching problem addressed by this research is the need to understand and improve customer relationships and information quality in both public and private sector banks in Kerala. This study aims to dissect these challenges and offer recommendations for fostering stronger connections and promoting financial literacy.

Significance of the study

The significance of this study lies in its potential to unearth critical insights that can reshape the practices within the banking sector. By focusing into customer relationships and information quality, the research aims to illuminate the path toward enhanced financial literacy and more meaningful engagements. This study not only contributes to academic discourse but also holds practical implications for managers, policymakers, and stakeholders in the banking industry. As banking evolves, understanding the nuances of customer interactions becomes paramount for sustainable growth and customer satisfaction.

Scope of the study

This study encompasses an in-depth exploration of customer relationships and the quality of information provided by managers in both public and private sector banks in Kerala. The geographic focus on Kerala provides a unique perspective, considering the distinctive socio-economic and cultural characteristics of the region. The research employs a targeted approach, collecting data from 150 customers to ensure a comprehensive analysis. By examining these specific facets, the study aims to offer valuable insights applicable to the broader banking landscape.

Research Gap

Despite the extensive literature on banking and customer relationships, there exists a noticeable research gap in understanding the specific nuances of customer-manager interactions, especially in the context of Kerala. Previous studies may have touched upon aspects of financial literacy and relationship-building, but a dedicated exploration within the

specified geographic and sectoral boundaries is lacking. This research seeks to bridge this gap by providing a focused analysis that contributes to the existing body of knowledge.

Objectives of the study

1. To analyse customer relationships among managers in public and private sector banks in Kerala.
2. To assess the quality of information provided by managers to customers.

Hypothesis of the study

1. Customer relationship by the managers of public and private sector banks are the same
2. Both public and private bank managers are providing equal financial literacy to their customers

Research Methodology

To address the outlined objectives, this study employs a mixed-methods research approach. Data will be collected from 150 customers, with a balanced representation from both public and private sector banks in Kerala. Surveys, interviews, and transactional analyses will be utilized to gather quantitative and qualitative data. The triangulation of these methods ensures a comprehensive understanding of customer-manager relationships and information quality.

Population of the study

Number of customers in public and private sector banks in Kerala.

Sample size

Sample size of the study is determined as 150 (75 from public sector bank and 75 from private sector bank)

Sampling techniques

Simple random sampling techniques is used to collect data from the respondents

Tools for data collection

A structured interview schedule is used for collecting data from the customers

Tools for data analysis

Descriptive statistics and independent sample t test were used to check whether there is any significant difference in the opinion of the customers in public and private sector banks.

Data analysis and interpretation

The demographic profile such as gender of the customer and kinds of their banks such as public or private sector banks were collected for the study and presented in the following table.

Table 1.1 presents a comprehensive overview of the gender distribution among the surveyed customers, derived from primary data collection. The table categorizes respondents into two main groups: Male and Female, providing a clear snapshot of the gender composition within the sample of 150 participants. The frequencies and percentages accompanying each gender category offer valuable insights into the demographic makeup of the study population.

Table 1.1
Gender of the customers

Gender	Frequency	Percent
Male	80	53.3
Female	70	46.7
Total	150	100.0

Source: Primary data

The data in Table 1.1 illustrates a balanced representation of genders within the sample. Out of the total 150 respondents, 80 identified as Male, constituting 53.3% of the sample, while 70 identified as Female, making up 46.7%. This gender distribution highlights a relatively even participation of both men and women in the study, allowing for a robust analysis of customer relationships and information quality across diverse gender perspectives. The percentages provide a proportional understanding of the gender composition, facilitating a nuanced exploration of potential variations in responses, preferences, and experiences that may emerge during the study's investigation into customer-manager dynamics in public and private sector banks in Kerala.

Table 1.2 presents a breakdown of the types of banks within the surveyed customer sample, based on primary data collected for the study. The table classifies the respondents into two categories: Public Bank and Private Bank, showcasing the distribution of customers across these institutional types. This information is pivotal for understanding the diversity in customer experiences, preferences, and expectations, as the banking landscape in Kerala comprises both public and private sector institutions. The frequencies and percentages provided in the table offer a comprehensive view of the distribution, setting the stage for an in-depth analysis of the nuances associated with customer relationships and information quality across different types of banks.

Table 1.2
Types of banks

Type of bank	Frequency	Percent
Public Bank	75	50.0
Private Bank	75	50.0
Total	150	100.0

Source: Primary data

Table 1.2 reveals an equal representation of customers across Public and Private Banks within the total sample of 150 respondents. Both Public Bank and Private Bank categories each account for 50% of the surveyed population, with 75 customers falling under each classification. This balanced distribution ensures a fair exploration of the study objectives across diverse banking environments. The percentages elucidate the proportional involvement of customers from both types of banks, offering valuable insights into potential variations in customer-manager interactions and information quality. This information serves as a crucial foundation for the subsequent analysis, allowing for a nuanced understanding of the dynamics within the public and private sector banks in Kerala.

Customer relationships among managers

In order to study the customer relationship by the managers the followings variables were used to collect data from the customers (Schmielewski & Wein, 2015)

1. Manager responsiveness
2. Proactive communication
3. Understanding financial needs
4. Personalized advice frequency
5. Transparency of communication
6. Feeling valued
7. Trust in managers

Table 1.3 presents a snapshot of the descriptive statistics pertaining to customer relationships among managers in the banking sector. The table provides key insights into various dimensions of customer-manager interactions, including manager responsiveness, proactive communication, understanding of financial needs, personalized advice frequency, transparency of communication, feeling valued, and trust in managers. The data, collected from 150 respondents, aims to shed light on the current state of these relationships within public and private sector banks in Kerala.

Table 1.3

Descriptive statistics for the customer relationships among managers

Customer relationships among managers	N	Mean	Std. Deviation
Manager responsiveness	150	3.01	1.261
Proactive communication	150	3.04	1.181
Understanding financial needs	150	3.06	1.322
Personalized advice frequency	150	2.97	1.242
Transparency of communication	150	3.09	1.166
Feeling valued	150	3.09	1.217
Trust in managers	150	2.93	1.232
Customer Relationship	150	3.0276	.65449

Source: Primary data

Upon interpreting Table 1.3, several noteworthy patterns emerge. The mean values suggest a moderate level of satisfaction across the dimensions. Manager responsiveness, proactive communication, and understanding of financial needs hover around the 3.0 mark, indicating a balanced perception among customers. However, there are variations, as evidenced by standard deviations, implying some degree of dispersion in responses. Transparency of communication and feeling valued show slightly higher mean scores, suggesting relatively positive perceptions in these areas. On the other hand, trust in managers exhibits a lower mean, indicating potential areas for improvement. The overall customer relationship score, calculated at 3.0276, serves as a comprehensive indicator, allowing for a nuanced understanding of the collective customer experience.

Table 1.4 presents the results of an independent sample t-test conducted to examine differences in customer relationships among managers between public and private sector banks. The table provides insights into various dimensions, including manager responsiveness, proactive communication, understanding of financial needs, personalized advice frequency, transparency of communication, feeling valued, trust in managers, and the overall customer relationship score. The data, derived from a sample of 150 respondents, allows for a comparative analysis of these dimensions across different types of banks in Kerala.

Table 1.4

Independent sample t test for the customer relationships among managers

Customer relationships among managers	Type of Bank	N	Mean	Std. Deviation	Std. Error Mean	t vale	Sig. (2-tailed)
Manager responsiveness	Public Bank	75	2.44	1.081	.125	-6.144	.000
	Private Bank	75	3.57	1.176	.136		
Proactive communication	Public Bank	75	2.60	1.053	.122	-4.904	.000
	Private Bank	75	3.48	1.143	.132		
Understanding financial needs	Public Bank	75	2.43	1.153	.133	-6.668	.000
	Private Bank	75	3.69	1.174	.136		
Personalized advice frequency	Public Bank	75	2.45	1.166	.135	-5.631	.000
	Private Bank	75	3.49	1.095	.126		

Transparency of communication	Public Bank	7 5	2.76	1.089	.126	-3.641	.000
	Private Bank	7 5	3.43	1.153	.133		
Feeling valued	Public Bank	7 5	2.72	1.157	.134	-3.935	.000
	Private Bank	7 5	3.47	1.166	.135		
Trust in managers	Public Bank	7 5	2.40	1.065	.123	-5.776	.000
	Private Bank	7 5	3.45	1.166	.135		
Customer Relationship	Public Bank	7 5	2.54 29	.42664	.04926	-13.512	.000
	Private Bank	7 5	3.51 24	.45181	.05217		

Source: Primary data

The independent sample t-test reveals significant differences in customer relationships among managers in public and private sector banks across all dimensions. For manager responsiveness, proactive communication, understanding of financial needs, personalized advice frequency, transparency of communication, feeling valued, trust in managers, and the overall customer relationship score, the t-test values are all statistically significant ($p < 0.05$) the null hypothesis is rejected. This indicates substantial variations in customer perceptions between the two types of banks.

Quality of information provided by managers to customers.

In order to study the quality of information provided by the managers to customers the following variables were used (Saha, 2019):

1. Clarity of Information
2. Accuracy of Information
3. Timeliness of Information
4. Relevance of Information
5. Completeness of Information
6. Accessibility of Information

7. Consistency in Communication
8. Understanding of Customer Needs
9. Effectiveness of Communication Channels
10. Customer Feedback on Information Quality

Table 1.5 provides a comprehensive overview of descriptive statistics related to the quality of information among managers in the banking sector. The table focuses into various dimensions, including clarity, accuracy, timeliness, relevance, completeness, accessibility, consistency in communication, understanding of customer needs, effectiveness of communication channels, and customer feedback on information quality. With data collected from 150 respondents, the table aims to offer insights into the current state of information quality within public and private sector banks in Kerala.

Table 1.5

Descriptive statistics for the quality of information among managers

Quality of information	N	Mean	Std. Deviation
Clarity of Information	150	2.91	1.237
Accuracy of Information	150	2.96	1.231
Timeliness of Information	150	3.03	1.212
Relevance of Information	150	3.05	1.211
Completeness of Information	150	3.05	1.233
Accessibility of Information	150	2.95	1.208
Consistency in Communication	150	3.05	1.228
Understanding of Customer Needs	150	3.03	1.237
Effectiveness of Communication Channels	150	2.91	1.276
Customer Feedback on Information Quality	150	3.03	1.204
Quality_of_Information	150	2.9953	.59881

Source: Computed data

Upon interpretation, Table 1.5 reveals valuable information about the perceived quality of information among managers in the banking sector. The mean values suggest a moderate level of satisfaction across the dimensions. Timeliness, relevance, completeness, and consistency in communication stand out with mean scores around 3.0, indicating a balanced perception among customers. However, there are variations, as indicated by standard deviations, reflecting some degree of dispersion in responses. Clarity, accuracy, accessibility, understanding of customer needs, effectiveness of communication channels, and

customer feedback on information quality exhibit slightly lower mean scores, suggesting areas where improvements may be warranted.

Table 1.6 presents the results of an independent sample t-test, providing insights into differences in the perceived quality of information among managers in public and private sector banks. The table encompasses various dimensions, including clarity, accuracy, timeliness, relevance, completeness, accessibility, consistency in communication, understanding of customer needs, effectiveness of communication channels, and customer feedback on information quality. With data collected from a sample of 150 respondents, the table aims to unveil distinctions in the quality of information provision between public and private sector banks in Kerala.

Table 1.6

Independent sample t test for the quality of information among managers

Quality of information	Type of Bank	N	Mean	Std. Deviation	Std. Error Mean	t-Value	Sig. (2-tailed)
Clarity of Information	Public Bank	7 5	2.36	1.086	.125	-6.112	.000
	Private Bank	7 5	3.47	1.131	.131	-6.112	.000
Accuracy of Information	Public Bank	7 5	2.44	1.106	.128	-5.693	.000
	Private Bank	7 5	3.48	1.131	.131	-5.693	.000
Timeliness of Information	Public Bank	7 5	2.57	1.141	.132	-5.011	.000
	Private Bank	7 5	3.49	1.107	.128	-5.011	.000
Relevance of Information	Public Bank	7 5	2.51	1.083	.125	-6.083	.000
	Private Bank	7 5	3.59	1.092	.126	-6.083	.000
Completeness of Information	Public Bank	7 5	2.59	1.116	.129	-4.909	.000
	Private Bank	7 5	3.51	1.178	.136	-4.909	.000

Accessibility of Information	Public Bank	75	2.56	1.154	.133	-4.124	.000
	Private Bank	75	3.33	1.143	.132	-4.124	.000
Consistency in Communication	Public Bank	75	2.61	1.077	.124	-4.606	.000
	Private Bank	75	3.48	1.223	.141	-4.606	.000
Understanding of Customer Needs	Public Bank	75	2.56	1.177	.136	-4.976	.000
	Private Bank	75	3.49	1.120	.129	-4.976	.000
Effectiveness of Communication Channels	Public Bank	75	2.40	1.185	.137	-5.283	.000
	Private Bank	75	3.41	1.164	.134	-5.283	.000
Customer Feedback on Information Quality	Public Bank	75	2.55	1.166	.135	-5.311	.000
	Private Bank	75	3.51	1.045	.121	-5.311	.000
Quality of Information	Public Bank	75	2.51 47	.32744	.0378 1	- 16.53 0	.000
	Private Bank	75	3.47 60	.38268	.0441 9	- 16.53 0	.000

Source: Computed data

Upon interpretation, Table 1.6 reveals significant differences in the perceived quality of information among managers in public and private sector banks across all dimensions. For clarity, accuracy, timeliness, relevance, completeness, accessibility, consistency in communication, understanding of customer needs, effectiveness of communication channels, customer feedback on information quality, and the overall quality of information score, the t-test values are all statistically significant ($p < 0.05$), the null hypothesis is rejected. This indicates substantial variations in customer perceptions regarding the quality of information provision between the two types of banks.

Findings

1. The findings underscore the importance of transparent communication and customers feeling valued, which emerge as relatively positive aspects.

2. Managerial strengths in proactive communication and understanding financial needs also contribute to a balanced customer perception. However, the lower mean in trust in managers indicates a potential area for enhancement. This insight suggests that building trust should be a focal point for managers to strengthen customer relationships.
3. Personalized advice frequency, while moderately rated, could benefit from targeted improvements to further enhance customer satisfaction.
4. On average, customers in private sector banks perceive higher levels of manager responsiveness, proactive communication, understanding of financial needs, personalized advice frequency, transparency of communication, feeling valued, trust in managers, and overall customer relationship scores compared to their counterparts in public sector banks. The significant t-test values highlight the robustness of these differences, emphasizing the distinct customer experiences in public and private sector banking environments.
5. The study highlights both strengths and areas for improvement in the quality of information provided by managers. While certain dimensions, such as timeliness, relevance, completeness, and consistency, are perceived positively by customers, there is room for enhancement in clarity, accuracy, accessibility, understanding of customer needs, effectiveness of communication channels, and customer feedback on information quality. These insights can guide managers in identifying specific aspects that may require attention to enhance overall information quality.
6. The findings suggest that customers in private sector banks consistently perceive higher quality across all dimensions compared to their counterparts in public sector banks. From clarity and accuracy to timeliness, relevance, completeness, accessibility, consistency, understanding of customer needs, effectiveness of communication channels, and customer feedback, the t-test values indicate significant disparities.
7. The overall quality of information score reinforces the robustness of these differences, emphasizing the distinct customer experiences in public and private sector banking environments.

Suggestions

1. To enhance customer relationships, managers should prioritize efforts to build trust by fostering transparent communication and emphasizing customers' perceived value. Engaging in proactive communication and demonstrating a deep understanding of individual financial needs are already areas of strength, and managers should continue to leverage these qualities.
2. To address the lower mean in trust, implementing measures such as improved communication strategies, building rapport, and ensuring consistency in service delivery could prove beneficial.
3. Fine-tuning the frequency and customization of personalized advice can contribute to an overall improvement in the quality of customer relationships. These strategic adjustments can ultimately lead to heightened customer satisfaction and loyalty in the banking sector.

4. Managers in public sector banks may benefit from closely examining the practices and strategies employed by their counterparts in private sector banks to identify areas for improvement. Focusing on enhancing manager responsiveness, proactive communication, understanding of financial needs, and trust-building initiatives could help bridge the perceived gaps in customer relationships.
5. Public sector banks may explore strategies to improve the transparency of communication and personalize advice to align more closely with the levels observed in private sector banks. Continuous efforts to foster a sense of value and trust among customers can contribute to an improved overall customer relationship in both sectors, potentially narrowing the existing gap in customer perceptions.
6. Managers can focus on refining communication strategies to improve clarity and accuracy of information, ensuring that it is easily accessible to customers.
7. Addressing customer feedback on information quality and optimizing the effectiveness of communication channels can contribute to a more satisfactory customer experience.
8. Understanding and catering to individual customer needs should be a priority, aligning information provision with customer expectations. By proactively addressing these dimensions, managers can elevate the overall quality of information, fostering trust and satisfaction among customers in both public and private sector banks.
9. Public sector bank managers may derive valuable insights by studying the practices and strategies adopted by their counterparts in private sector banks to enhance the quality of information provided to customers.
10. Focusing on improving clarity, accuracy, timeliness, relevance, completeness, accessibility, and consistency in communication can contribute to bridging the perceived gaps.
11. Additionally, public sector banks may consider implementing measures to better understand customer needs, optimize communication channels, and actively seek and incorporate customer feedback to align more closely with the levels observed in private sector banks. Continuous efforts in these areas can lead to an overall improvement in the quality of information provision, fostering greater customer satisfaction and trust.

Conclusions

This study has provided a comprehensive analysis of customer relationships and the quality of information among managers in public and private sector banks in Kerala. The examination of customer relationships highlighted several key insights. The findings indicate that while both sectors demonstrate strengths in areas such as proactive communication, understanding of financial needs, and transparency of communication, there are noteworthy differences. Private sector banks consistently outperform their public sector counterparts in manager responsiveness, trust-building, and overall customer relationship scores. These distinctions underline the importance of strategic interventions to enhance the public sector's customer relationship dynamics, with a particular emphasis on building trust and responsiveness.

Furthermore, the investigation into the quality of information provided by managers has revealed significant variations between public and private sector banks. Customers in

private sector banks consistently perceive higher quality across dimensions such as clarity, accuracy, timeliness, relevance, completeness, accessibility, and consistency in communication. The disparities underscore the need for public sector banks to reassess and refine their information provision strategies to align more closely with the superior standards observed in the private sector. By addressing these identified gaps in customer relationships and information quality, banks in both sectors can work towards cultivating more robust connections with customers, ultimately fostering long-term satisfaction and loyalty. This study contributes valuable insights that can guide managerial decisions in the banking sector, promoting a customer-centric approach for sustained success.

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