

**A Detailed Study on Managing Corporate Social Responsibility and
Customer Relationship Management in Public Banking Sector with
Reference to Madurai District**

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Abstract

Corporate Social Responsibility management can be defined as intervention planned to increase the force of Corporate Social Responsibility in the administrative center. These can have a human being focus; aimed at raising an individual's ability to cope with Corporate Social Responsibility and the implementation of the CRM is essential to establish a better performance of the Banking sector. Since managing Corporate Social Responsibility and customer Relationship Management is becoming crucial in the field of management the work has forecasted it in a wide range of dimension. This paper organizes few preliminary concepts of Corporate Social Responsibility and critically analyzes the CRM strategy implemented by banking sector. Hence the employees of the Banking Industry have been asked to give their opinion about the CRM strategy adopted by Banks. In order to provide the background of the employees, the profile of the employees has been discussed initially. The profile of the employees along with their opinion on the CRM practices adopted at Banking Industries has been discussed. Our work progress with consideration of two main parameters change and damage to which Corporate Social Responsibility mainly respond also the paper envelopes certain valuable Corporate Social Responsibility management tactics and techniques that are especially supportive for people who have working are with banking sector. Also an attempt to diagnose the impact of underside Corporate Social Responsibility of day today life in mounting a bigger level Corporate Social Responsibility upon the employees has been made. Further

development have been made with a detailed parametric analysis of employee Corporate Social Responsibility conducted with the wide range of key parameters and several round of experiments has been conducted with techniques as Kolmogorow-Smirnov test., Gratter Ranking, Anova, the work ensures to pay way for an accurate measure in customer handling.

Key Words: Customer Relationship, Bank Employee, job Corporate Social Responsibility , causes of Corporate Social Responsibility , attributes initiatives, disagreement, illness and banking sector.

Introduction

The implementation of the CRM is essential to establish a better performance of the Banking Industry and to increase Corporate Social Responsibility among employees. The present study critically analyzes the CRM strategy implemented by Banking Industry and find out the Corporate Social Responsibility level of employees. Hence the employees of the Banking Industry have been asked to give their opinion about the CRM strategy adopted by Banks. In order to provide the background of the employees, the profile of the employees has been discussed initially. In this research article, the profile of the employees and their opinion on the CRM practices adopted at Banking Industry has been discussed. The article deals with the systematic presentation of analyzed data followed by the interpretation of data. Statistical analysis of data enables researchers to organize, evaluate, interpret, summarize and communicate numeric information. Descriptive statistics is used to describe data and inferential statistics to draw inferences about a population based on collected sample data.

Banking Sector has not only been playing a leading role within the financial system in India but also has a significant socio-economic function, making intruding into the interiors of the economy and is being considered as one of the fast developing areas in the Indian Financial sector too.

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Customer service is an integral part of Banking Industry but also while handling the number of customer the Corporate Social Responsibility level will automatically increases. It is the duty of research to go in depth study to identify the key success factors in Banking Industry, in terms of Corporate Social Responsibility level of the employees so as to survive in intense competition and increase the market share.

CRM is a customer focused business strategy that aims to increase customer satisfaction and customer loyalty by offering a more responsive and customer service to each customer. CRM is about managing customers for better understanding and to serve them. Keeping the importance of CRM and its service excellence in view, this study is an attempt to analyze management of the customer relationship in Banking sector particularly, Banking Industry of India (Banks) in Madurai district of Tamil Nadu.

Objectives

- To examine the relationship in between employee's with Corporate Social Responsibility and their involvement in organizational works which in turns in CRM.
- To examine and understand how the employees know about CRM strategy in Bank.
- To analysis the most important category of customers approaching the employees
- To analysis the Satisfaction level of the customer services provided by Banking Industry and find out the Occupational Status of the Employees
 - To find out and analysis the Opinion about the CRM System in an Integral Part of the Work in Banks
 - To analysis and find out Corporate Social Responsibility level while Solving the problem of the Account holders and Clearing the Doubts of the Account holders regarding loan Details and other operations

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Literature Review

A number of researchers have defined Corporate Social Responsibility in different words such as, Kazmi, Amjad, and Khan, 2008 have defined Corporate Social Responsibility as “a change in one’s physical or mental state, in other words disturbance or imbalance from normal state. Corporate Social Responsibility is caused disturbed events in work environment, social environment, and in routine life (work, family and social life) and also caused by emotional, psychological, mental and physical illness”. Moreover, “Corporate Social Responsibility comes from any situation or circumstance that require behavioral adjustment any change either good or bad is Corporate Social Responsibility ful or whether it’s positive or negative change, the physiological response is same” (W. Colligan and M.Higgins, 2010).

Job Corporate Social Responsibility can arise from different environment of work like organizational or situational Corporate Social Responsibility it is from the characteristics of the workers themselves, i.e., dispositional Corporate Social Responsibility (Riggio, 2003). Corporate Social Responsibility is a natural lesson in the life and every employee even executives and managers should be effected from this issue. according to survey about 100 million workdays are being affected due to Corporate Social Responsibility problem among employees and nearly 50% - 75% due to disease cause Corporate Social Responsibility (Bashir).

Absence and loss of employment are major cause of job Corporate Social Responsibility In the organization, the ratio increases day after day because of organisation environment. They were the main hurdles of achieving goals and performance (Treven 2002).

Employers need to be aware of how the population (organization) is changing with respect to age. For Example, the new trends in the banking industry show an inclination towards more hiring of young and fresh business graduates. So in near future, most jobs, even top-level executives would be young people. This also poses another issue that young individuals are more aggressive and sensitive so they are more likely to fall prey to Job Corporate Social

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Responsibility (Qianqian Du, et al. (2009). Joanna. L.Y. Ho, et al. (2004) investigates the relationship between compensation benefit of employees on the basis of performance. Compensation relates with performance of employee in the organization accordingly show high performance as well as low performance of the employee.

Income has a major impact on the living standard of an individual. In reality, if this is said that it is the decider of the life-style of any individual, it would not be wrong. Income has also relationship with family life cycle which actually moulds the spending pattern of a family. Different researches have shown that the person with high income is having a different style of spending than low income groups' persons. If a person has a family to support and the number of households is large, then his only criteria of selection of a job would be the money which he would receive. So, any such individual who is being paid less whereas, his expenditure is more, he would eventually experience Job Corporate Social Responsibility. Kiridaran Kanagaretnam, et al (2001).

Tool of Data Collection and Research Question

The questionnaire wa distributed to the banking employees. Direct testing was surveyed primarily by administrating the questionnaire on around 110 numbers of respondents. The particular information was composed from the banking employees at all three levels in Banking sector. Interviews were conducted with the employees for assembly the various in sequences on their preparedness about their Bank (association) and the troubles which they face both directly and indirectly in the release of their everyday jobs. The respondents were interview on the issues touching the Corporate Social Responsibility levels of the workers, bang of relations pressures on their employment, expectations from their responsibility, up to what level they are happy and likely suggestions for overcoming the adversities of Corporate Social Responsibility by evaluating the individual initiatives and managerial initiatives.

Analysis of Data

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The data will be analyzed to determine any differences between the Corporate Social Responsibility levels of employees and their impact on reducing Corporate Social Responsibility. So, the researchers attempted to analyze the demographic profiles such as gender, age, sex, marital status, qualification, family size, occupational status, monthly income, association with Banking Industry, number of New Account opening and sectioning of Loans are taken for the mode of the selected customers. For the purpose of analysis, 110 employees were taken into consideration.

Results and Discussions

- This paper also includes an analysis of data collected by representing it in tabular form along with interpretations.
- The information collected were analyzed for arriving at proper conclusion on the topic.

CRM Strategy

In order to understand how the employees know about CRM strategy of Bank employees Garret ranking technique was employed and the results are given in the Table 1

Garrett Ranking Technique

The above table 1 shows details about how the employees came to know about CRM strategy of Banking Industry in Madurai District. It is inferred that orientation given by officials ranked first which represents a mean score of 58.86, through training ranked second which represent a mean score of 57.73 ,through journals and magazines ranked third which represent a mean score of 48.5 ,through colleagues ranked fourth which represents a mean score of 45.95 and personal experience ranked fifth which represent a mean score of 38.95.

Category of Customers Approaching

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The most important category of customers approaching the employees includes farmers, businessmen, professionals, government employees and private employees. The distribution of employees on the basis of category of customers approaching them is given in Table 2

TABLE 2
Category of Customers Approaching

<i>Sl. No.</i>	<i>Category</i>	<i>No. of Employees</i>	<i>Percentage to Total</i>
1.	Farmers	19	17.27
2.	Businessmen	35	31.82
3.	Professionals	40	36.36
4.	Govt. Employees	1	0.91
5.	Private Employees	15	13.64
	Total	110	100.00

Source: Primary Data

The analysis infers that the most important category of customers approaching the employees is professionals and businessmen which constitute 36.36 per cent and 31.82 per cent of the total respectively.

TABLE 3 at which stage the customers are approaching

The most important stages at which the customers are approaching the employees is classified to at the time of opening account and making Deposit The distribution of employees on the basis of the stages at which the customers are approaching is given in Table 3.

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TABLE 3

At which stage the customers are approaching

<i>Sl. No.</i>	<i>Particulars</i>	<i>No. of Employees</i>	<i>Percentage to Total</i>
1.	At the time of opening New Account and Long term Deposit	37	33.64
2.	At the time of New Account and Long term Deposit	2	1.82
3.	At the time of closing the Deposit and settlement	7	6.36
4.	At the time of closing the Deposit in middle	1	0.91
5.	At the time of getting loan	30	27.27
6.	At the time of transfer of Money in Account	2	1.82
7.	At the time of loan repayment	31	28.18
	Total	110	100.00

Source: Primary Data

It is revealed from Table 3 that the most important stage at which the customers are approaching the employees are at the time of At the time of opening New Account and Long term Deposit is 33.64 per cent, At the time of loan repayment 28.18 per cent and At the time of getting loan 27.27 per cent to the total respectively.

TABLE 4 Satisfaction with the customer services provided by Banking Industry

The satisfaction with the customer services provided by the Banking Industry may also determine the perception level of employees towards CRM in Banking Sector. The distribution of employees on the basis of satisfaction with the customer services provided by Banking is given in Table 4

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Table 4**Satisfaction with customer services provided by Banking Industry**

<i>Sl. No.</i>	<i>Particulars</i>	<i>No. of Employees</i>	<i>Percentage to Total</i>
1.	Yes	84	76.36
2.	No	26	23.64
	Total	110	100.00

The Table 4 shows that 76.36 per cent of the employees are satisfied with the customer service provided by the banks while the remaining 23.64 per cent of the employees are not at all satisfied with the service provided by the Banking Industry.

TABLE 5 How you are Satisfied with the Services Provided by Banking Industry

The most important reasons how the employees are satisfied with the services provided by Banks is classified to quick response, innovative service delivery, building relationship, good rapport and financial security. The distribution of employees on the basis of how they are satisfied with the services provided by Banks using Garret ranking technique is given in Table 5

TABLE 5.**How you are Satisfied with the Services Provided by Banks in CSR**

	<i>Rank</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>Total</i>	<i>Total</i>	<i>Average</i>	<i>Rank</i>
	<i>Scale</i>	<i>75</i>	<i>60</i>	<i>50</i>	<i>40</i>	<i>25</i>				
1	Quick Response	41	45	5	16	2	109	6715	61.61	I
.	f	3075	2700	250	640	50				
2	Innovative Service	3	3	68	31	4	109	5145	47.20	III
.	Delivery	225	180	3400	1240	100				
3	Building Relationship	60	14	1	30	4		6690	61.38	II

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.	f	4500	840	50	1200	100	109			
4	Good Rapport	3	25	14	30	37	109	4550	41.74	IV
.	f	225	1500	700	1200	925				
5	Financial Security	2	22	21	2	62	110	4150	38.07	V
.	f	150	1320	1050	80	1550				
	Total	110	110	110	110	110				

Source: computed

Note: x = Scale value; f = Number of Employees; fx = Score

On the basis of the ranks assigned by the employees the impacting variables are analyzed through Garrett Ranking Techniques. It is evident from the above table 5 that the employees have been much satisfied through customer service provided by Banks in respect of the variables, quick response (61.61) mean scores followed by building relationship (61.38), innovative service delivery (47.20), good rapport (41.74) and financial security (38.07) in the order of priority. Hence it can be concluded that as bank is quick in responding to all its queries the employees are much satisfied with the service offered by Banking Industry

TABLE 6 attended the meeting of Banks

The distribution of employees on the basis of meeting attended by them is given in Table

6

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TABLE 6
Attended the meeting of Banks

<i>Sl. No.</i>	<i>Particulars</i>	<i>No. of Employees</i>	<i>Percentage to Total</i>
1.	Yes	92	83.64
2.	No	18	16.36
	Total	110	100.00

Source: Primary Data

It is inferred from the table 6 that out of the total employees ,83.64 per cent said that they had attended the meeting conducted by Banks, while the rest 16.36 per cent said that they had not attended the meeting.

Table 7 Opinion about CRM Strategy in Banking Industry and Age of the Employees

Ho: There is no significant difference among the age of the employees with regard to the opinion of CRM strategy.

To test the above hypothesis one-way analysis of the variance is used.

TABLE 7
ANOVA among age of the employees about the opinion of CRM Strategy in Banking Industry in Madurai District

<i>Age Group</i>	<i>Sum of Squares</i>	<i>d.f.</i>	<i>Mean Square</i>	<i>F</i>	<i>Statistical inference</i>
Between Group	1.325	4	0.331	3.432	0.011p<.05 Significant
Within Group	10.138	105	0.097		
Total	11.464	109			

Source: Computed Data

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The table 7 depicts that there is a significant difference among age with regard to the opinion of CRM strategy and hence Null Hypothesis (Ho) is rejected. Hence it is concluded that CRM strategy in Banking Industry have significant difference among age.

Table 8 Opinion about CRM Strategy in Banking Industry and Occupational Status of the Employees

Ho: There is no significant difference among the Occupational Status of the employees and the opinion of CRM Strategy in Banking Industry.

To test the above hypothesis one-way analysis of the variance is used

TABLE 8
ANOVA among occupational status of employees about the opinion of CRM Strategy in Banking Industry in Madurai District

<i>Age Group</i>	<i>Sum of Squares</i>	<i>d.f.</i>	<i>Mean Square</i>	<i>F</i>	<i>Statistical inference</i>
Between Group	6.275	4	1.569	2.548	0.044p<0.05 Significant
Within Group	64.643	105	0.616		
Total	70.918	109			

Source: Computed Data

The table 8 shows that there is a significant difference among the occupational status of the employees with regard to the opinion of Banking Industry strategy and hence Null Hypothesis (Ho) is rejected. Hence it is concluded that CRM strategy in Banks have significant difference among occupational status.

Table 9 Opinion about CRM Strategy in Banking Industry and Category of Customers approaching Employees

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Ho: There is no significant difference among the Category of Customers of the employees about the opinion of CRM Strategy in Banking Industry.

To test the above hypothesis one-way analysis of the variance is used

TABLE 9
ANOVA among the category of customers approaching employees about the opinion of CRM Strategy in Banking Industry in Madurai District

<i>Age Group</i>	<i>Sum of Squares</i>	<i>d.f.</i>	<i>Mean Square</i>	<i>F</i>	<i>Staistical inference</i>
Between Group	4.462	4	1.116	1.763	0.142p>0.05 Not Significant
Within Group	66.456	105	0.633		
Total	70.918	109			

Source: Computed Data

It is inferred from the table 9 that there is no significant difference among the category of customers approaching the employees with regard to the opinion of CRM strategy and hence Null Hypothesis (Ho) is accepted. Hence it is concluded that CRM strategy in Banks does not have significant difference among category of customers.

Table 10 Solve the problem of the Account holders

The distribution of employees with regard to solving the problem of the Account holders is given in Table 10

TABLE 10

Solve the problem of the Account holders

<i>Sl. No.</i>	<i>Particulars</i>	<i>No. of Employees</i>	<i>Percentage to Total</i>
1.	Yes	110	100.00
2.	No	--	--
	Total	110	100.00

Source: Primary Data

The Table 10 clearly shows that out of the total employees all of them said that they would solve the problem of the Account holders.

Findings of the Study

- It is clearly shown how the employees are involved in Corporate Social Responsibility and their involvement in organizational works which in turns in CRM.
- To examine and understand how the employees know about CRM strategy in Bank.
- To analysis the most important category of customers approaching the employees
- To analysis the Satisfaction level of the customer services provided by Banking Industry and find out the Occupational Status of the Employees
- To find out and analysis the Opinion about the CRM System in an Integral Part of the Work in Banks
- To analysis and find out Corporate Social Responsibility level while Solving the problem of the Account holders and Clearing the Doubts of the Account holders regarding loan Details and other operations
- The respondent were overburdened with work load in their work place
- Work life imbalance is one of the major attribute which contribute to Corporate Social Responsibility for an employee.

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- The researcher identified few initiatives for effectively handling Corporate Social Responsibility. Meditation was found to be the essential part of living to increase Corporate Social Responsibility

Suggestions

- By providing regular and adequate training to the employee can help in reducing the work place Corporate Social Responsibility. So, that they can able to manage the situation even if they have too much of work or shortage of employee.
- Working at night shifts may be Corporate Social Responsibility but the employee needs to have proper diet and sleep, so that they can increase Corporate Social Responsibility in the night shift works. Emergency situation in hospital is on increase, so employee needs to adopt some relaxation techniques in order to reduce the Corporate Social Responsibility.
- Watching a patient's death is on increase in hospitals, so the employee needs to be emotionally strong enough to have a controlled and relaxed mind in order to provide better treatment for other patients without any mistakes.
- It is recommended to the company to initiate a few changes at the work place such as timely targets, distributed workload, flexible work hours and periodic relaxation.
- By conducting frequent recreational programs like get together in Organization concerned, medical camps, parties or on the achievements of any particular department, cultural activities, sports pleasure trips etc.

Conclusion

The work Corporate Social Responsibility management is being implemented in MMHRC from the past years and is successful in enhancing the employee morale. This can be seen in the employee performance; the employee increase s absenteeism and is satisfied with his job. The techniques so implemented have proved to be positive in nature. The employees are surely benefited from work Corporate Social Responsibility management.

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More the employee's morale less is the chance of leaving the organization, so this reduces chances of leaving the organization. Yes, the different techniques adopted boost up confidence of employee. The quality of performance is not considered for vertical up graduation. The different techniques used are innovative plans; they are not based on any set standards. The employees are satisfied with the remuneration what they are paid.

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