# ELECTRONIC CUSTOMER RELATIONSHIP MANAGEMENT (E-CRM), CUSTOMER EXPERIENCE AND CUSTOMER SATISFACTION FROM BANKING SECTOR: A COMPARATIVE STUDY BETWEEN STATE AND PRIVATE BANKS IN NUWARA ELIYA DISTRICT.



By

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#### ABSTRACT

CRM holds a significant position in the banking industry as there are very little to differentiate in banking industry in terms of the products and services available and hence it comes to better customer services and strong relation of banks with its customers that can differentiate them from their rivals in the industry. The objectives of this study is to examine the level of E-customer relationship management, customer experience and customer satisfaction, to examine the relationship between E-customer relationship management, customer experience and customer satisfaction, to examine the impact of E-customer relationship management on customer satisfaction and to examine the impact of customer experience on customer satisfaction. To achieve these objectives data was collected from 349 customers in state and private banks in Nuwara Eliya district. The data were analyzed by using descriptive, correlation analyses and multiple regression analysis. Based on the decision rule, indicates there is a high level of E- CRM, customer experience and customer satisfaction of state bank and private banks. And there is a statistically and strong positive relationship between E- CRM, customer experience and customer satisfaction state bank and private banks. Furthermore, there is a significant impact of E- CRM, customer experience and customer satisfaction of state bank and private banks in Nuwara Eliya district.

Keywords: E- CRM, Customer Experience, Customer Satisfaction

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