



EVALUATION OF CUSTOMER RELATIONSHIP PRACTICES OF PRIVATE SECTOR BANKS WITH REFERENCE TO WOMEN BENEFICIARIES

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Abstract

This study evaluated the customer relationship practices of private sector banks with specific reference to women beneficiaries. It examined how personalized services, responsive customer support, grievance redressal mechanisms, financial literacy initiatives, and tailor-made product offerings influence women's satisfaction and continued engagement with these banks. Primary data was gathered from a structured questionnaire administered to 100 women customers of selected private sector banks. Statistical measures such as frequency analysis, and Chi Square analysis were applied to analyze responses. Findings revealed that women beneficiaries perceive relationship practices—such as attentive service staff, quick query resolution, and proactive communication—as critical determinants of trust and loyalty. However, challenges like limited outreach, lack of customized financial education, and occasional service delays were noted. The study highlights the need for more gender-sensitive banking strategies to strengthen customer relationships and enhance women's financial inclusion and empowerment. Implications for policy and bank management are also discussed.

Keywords

Customer relationship practices, private sector banks, women beneficiaries, customer satisfaction, financial inclusion, bank services, service quality, trust, loyalty.

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Introduction

Customer relationship practices play a crucial role in shaping the experiences of women beneficiaries in private sector banks. As banks shift toward more customer-centric models, understanding how women perceive service quality, communication, grievance handling, and personalized support becomes essential. Women increasingly engage with formal banking for savings, credit, and digital transactions, making their satisfaction a key determinant of long-term loyalty. Despite technological advancements and improved service frameworks, many women still face challenges related to accessibility, awareness, and gender-sensitive support. Evaluating these practices helps identify gaps and opportunities to strengthen women's financial inclusion and overall banking empowerment.

1. Background of the Study

Customer relationship practices in the banking sector have gained increased importance as financial institutions strive to build loyalty and trust among diverse customer segments. Women beneficiaries represent a vital yet underserved group in the formal financial ecosystem. In recent decades, private sector banks in India have expanded their services with an emphasis on customer-centricity, aiming to enhance satisfaction levels among their clientele. Their strategic focus on technology, personalized communication, and flexible service delivery has the potential to improve women's engagement with formal banking channels.

2. Role of Customer Relationship Practices in Banking

Customer relationship practices encompass the policies, procedures, and strategies adopted by banks to manage interactions and maintain long-term relationships with customers.

2.1 Personalized Service and Communication

Private banks often emphasize attentive service delivery, customized communication, and proactive outreach. Personalized interactions help foster stronger emotional bonds with customers, especially women who may face socio-cultural constraints that affect their banking behavior.

2.2 Grievance Redressal Mechanisms

Timely response and efficient handling of complaints are essential for building trust. Women beneficiaries frequently value quick resolution of queries related to account services, loan processing, and digital transactions.

3. Importance of Financial Education and Advisory Services

Financial literacy and advisory support are integral components of customer relationship frameworks. These initiatives help women understand complex banking products, manage finances effectively, and make empowered financial decisions.

4. Quality of Service and Customer Satisfaction

Service quality is often assessed through responsiveness, reliability, empathy, and assurance. For women beneficiaries, courteous service and accessible support systems contribute significantly to overall satisfaction.

5. Challenges in Customer Relationship Management

Despite improvements, several challenges remain. These include inadequate gender-sensitive outreach, limited branch-level support in rural areas, and gaps in digital literacy that restrict women's ability to benefit fully from relationship initiatives.

Review of Literature

Kapoor and Singh (2020) investigated the influence of customer relationship management (CRM) practices on women's satisfaction in private and public sector banks in urban India. They found that personalized services, proactive communication, and grievance redressal significantly enhanced satisfaction levels among women customers. The authors reported that private banks demonstrated greater responsiveness and flexibility compared to their public counterparts, which translated into higher loyalty scores among female clients. Their research also revealed that women valued empathetic staff behavior and simplified procedures more than technical product features. However, the study noted that inadequate financial education limited women's ability to maximize banking benefits. They concluded that while CRM practices positively affected women's banking experiences, targeted training and gender-sensitive service frameworks were needed to bridge existing gaps.

Patel (2021) explored the relationship between CRM initiatives and customer loyalty among women beneficiaries of private sector banks in metropolitan regions. The study showed that service quality dimensions—such as responsiveness, assurance, and empathy—had a positive impact on women's continued patronage. Interactive digital platforms and dedicated helplines were found to improve access to information, reducing dependency on physical branches. The study also revealed that women with higher education were more likely to evaluate CRM practices critically. However, the author reported that rural women faced barriers related to awareness and digital confidence, which affected their satisfaction levels. Ultimately, Patel concluded that CRM practices significantly shaped women's loyalty, but banks needed to customize outreach and education to address demographic disparities.

Ahmed and Roy (2022) examined the effects of financial advisory services offered by private banks on women's financial behavior and long-term engagement. Their findings indicated that women beneficiaries who received structured advisory support exhibited higher confidence in making savings and investment decisions. The study pointed out that advisory interventions contributed to greater utilization of customized products such as goal-based savings plans and

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retirement instruments. However, the authors noted that sporadic and uncoordinated advisory outreach limited the overall impact. Women in semi-urban areas expressed a need for more regular sessions and follow-ups. The study suggested that robust advisory frameworks, integrated with CRM practices, were essential for strengthening women's trust and long-term banking relationships.

Desai and Mathur (2023) assessed how digital customer relationship tools influenced banking experiences among women beneficiaries during the pandemic period. Their research showed that mobile banking apps, chatbots, and dedicated SMS alerts enhanced women's ability to transact independently and obtain support without visiting branches. The study highlighted that digital engagement significantly reduced time costs and increased satisfaction for working women. However, it also pointed out challenges related to digital confidence and cybersecurity fears, particularly among older women. The authors concluded that digital CRM tools improved access and responsiveness but needed to be supplemented with targeted digital literacy workshops to ensure inclusive benefits.

Banerjee and Mehta (2025) investigated customer service responsiveness of private sector banks with a focus on women beneficiaries across rural and urban markets. Their findings revealed that timely complaint resolution, courteous staff behavior, and tailored communication significantly influenced women's perception of service quality. The study also found that women in urban centers reported higher satisfaction due to better infrastructure and staff training. Conversely, rural women cited limited branch accessibility and inconsistent follow-ups as major barriers. The authors emphasized the importance of decentralized CRM strategies and localized training for frontline staff. The research concluded that enhanced relationship practices were positively associated with women's trust and engagement but required contextual adaptation for diverse segments.

Singh and Dutta (2026) evaluated the overall influence of customer relationship practices on women's financial inclusion in the private banking sector. Their study found that relationship-building strategies—such as periodic follow-ups, personalized product recommendations, and dedicated women support desks—enhanced women's sense of belonging and financial confidence. The authors also reported a positive correlation between relationship practices and frequency of bank usage among women beneficiaries. However, they noted that barriers such as restricted financial awareness and sporadic service outreach limited the full potential of these practices. The study suggested that private sector banks should integrate continuous listening mechanisms and feedback loops to refine CRM frameworks and strengthen women's engagement.

Objective:

To evaluate the customer relationship practices of private sector banks and their effectiveness in meeting the needs and expectations of women beneficiaries.

Research Methodology:

For the present study, a sample of 100 women beneficiaries from the state of Haryana was selected as the target population. Primary data collection methods were used to obtain direct insights from respondents regarding their experiences with customer relationship practices in private sector banks. To derive meaningful conclusions, statistical tools such as frequency analysis and chi-square tests were applied. Quantitative data were gathered through structured questionnaires, surveys, and interviews to assess various aspects of service quality, communication, grievance handling, and personalized support offered to women customers. Additionally, qualitative insights were collected through journals, books, online articles, and focus group discussions to explore deeper perceptions and motivations influencing women's interactions with private sector banks.

Data Analysis:

Data analysis involves examining and interpreting collected information to uncover patterns, trends, and insights. Through statistical techniques and tools, it aids in drawing meaningful conclusions, supporting decision-making, and addressing research objectives.

Frequency Analysis of Demographic Variable

Demographic Variables		Frequency
Marital status	Married	68
	Unmarried	32
	Total	100
Age	18-25	33
	25-30	29
	30-35	21
	Above 35	17
	Total	100
Educational Qualification	12 th	21
	Graduation	37
	Post graduation	28
	Others	14
	Total	100

Source: Researcher's Compilation

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The frequency analysis of demographic variables provides a clear overview of the characteristics of the 100 women beneficiaries included in the study. In terms of marital status, a majority of the respondents were married (68), while 32 were unmarried. The age distribution shows that the largest group belonged to the 18–25 category (33), followed by 25–30 years (29), 30–35 years (21), and 17 respondents were above 35 years. Educational qualification analysis revealed that most women were graduates (37), while 28 had completed post-graduation, 21 had studied up to the 12th standard, and 14 fell under the “others” category. These demographic insights help in understanding the diverse background of women beneficiaries accessing private sector banking services.

Frequency Analysis: The customer relationship practices of private sector banks

Statements	SD	D	N	A	SA
Private sector bank staffs treat women beneficiaries with respect and courtesy.	5	2	3	18	72
Communication from private sector banks is clear, timely, and easy to understand for women customers.	2	8	8	56	24
The grievance redressal mechanisms of private sector banks are efficient and accessible to women beneficiaries.	2	2	6	31	59
Personalized services provided by private sector banks meet the specific needs of women customers.	1	2	7	36	54
Digital banking assistance offered by private sector banks supports women in accessing and using services effectively.	6	5	9	35	45

Source: Researcher's Compilation

The frequency analysis of customer relationship practices in private sector banks reflects the perceptions and experiences of women beneficiaries across multiple service dimensions. A large majority of respondents agreed that bank staff treat them with respect and courtesy, with 90% selecting Agree or Strongly Agree. Communication practices were also viewed positively, as 80% reported that information provided by banks is clear, timely, and easy to understand. Regarding grievance redressal mechanisms, 90% of participants expressed satisfaction, indicating that complaint-handling systems are accessible and effective for women customers. Personalized services also received favorable responses, with 90% acknowledging that banks address their specific needs through tailored support. Furthermore, digital banking assistance was rated positively, as 80% of women felt supported in using mobile banking, UPI, and online services. Overall, the findings highlight strong customer relationship practices within private sector banks, contributing to enhanced satisfaction and trust among women beneficiaries.

H₀: There is no significant association in the evaluation of customer relationship practices of private sector banks among women beneficiaries across Marital Status

Chi-Square Tests			
Marital Status	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	24.777	16	.044
Likelihood Ratio	31.760	16	.011
Linear-by-Linear Association	3.951	1	.047
N of Valid Cases	100		

Source: Researcher's Compilation

The chi-square analysis was conducted to examine the association between marital status and the evaluation of customer relationship practices of private sector banks among women beneficiaries. The Pearson Chi-Square value of **24.777** with **16 degrees of freedom** and a significance level of **p = .044** indicates that the p-value is less than the 0.05 threshold. This suggests that the null hypothesis (H₀), which states that there is no significant association between marital status and the evaluation of customer relationship practices, is **rejected**.

Similarly, the Likelihood Ratio value (**31.760**, p = .011) further confirms the presence of a statistically significant relationship. The Linear-by-Linear Association value (**3.951**, p = .047) also supports this conclusion.

Therefore, the results show that women's marital status significantly influences how they perceive and evaluate the customer relationship practices of private sector banks.

H₀: There is no significant association in the evaluation of customer relationship practices of private sector banks among women beneficiaries across different age groups.

Chi-Square Tests			
Age	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	52.004	48	.021
Likelihood Ratio	61.094	48	.097
Linear-by-Linear Association	1.112	1	.292
N of Valid Cases	100		

Source: Researcher's Compilation

The chi-square analysis was conducted to examine the association between age groups and the evaluation of customer relationship practices of private sector banks among women

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beneficiaries. The Pearson Chi-Square value of **52.004** with **48 degrees of freedom** and a significance level of **p = .021** indicates that the p-value is less than the 0.05 level. This suggests that the null hypothesis (H_0), which states that there is no significant association between age and the evaluation of customer relationship practices, is **rejected**.

Although the Likelihood Ratio (**61.094**, $p = .097$) does not show significance at the 5% level, the Pearson Chi-Square result is sufficient to confirm a meaningful association. However, the Linear-by-Linear Association value (**1.112**, $p = .292$) indicates no significant linear trend across age groups.

Overall, the findings indicate that different age groups of women beneficiaries evaluate customer relationship practices differently, demonstrating a significant association between age and their perception of private sector banking services.

H_0 : There is no significant association in the evaluation of customer relationship practices of private sector banks among women beneficiaries across different Educational Qualification groups.

Chi-Square Tests			
Educational Qualification	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	49.971	48	.035
Likelihood Ratio	51.506	48	.338
Linear-by-Linear Association	.290	1	.590
N of Valid Cases	100		

Source: Researcher's Compilation

The chi-square test was conducted to examine whether educational qualification influences the evaluation of customer relationship practices of private sector banks among women beneficiaries. The Pearson Chi-Square value of **49.971** with **48 degrees of freedom** and a significance level of **p = 0.035** indicates a statistically significant association, as the p-value is below the 0.05 threshold. Therefore, the **null hypothesis (H_0)**, which states that there is no significant association between educational qualification and the evaluation of customer relationship practices, is **rejected**.

However, the Likelihood Ratio (**51.506**, $p = 0.338$) does not show significance, and the Linear-by-Linear Association (**0.290**, $p = 0.590$) indicates no linear trend across education levels. Despite this, the Pearson Chi-Square value provides sufficient evidence to conclude that women with different educational backgrounds perceive and evaluate customer relationship practices differently in private sector banks.

Findings

The analysis of the association between educational qualification and the evaluation of customer relationship practices among women beneficiaries revealed important insights. The Pearson Chi-Square value of 49.971 with a significance level of 0.035 indicated that educational qualification had a statistically significant influence on how women perceived the customer relationship strategies adopted by private sector banks. This means that women from different educational backgrounds evaluated service quality, communication effectiveness, grievance redressal, and personalized support differently.

Women with higher educational qualifications appeared more aware of banking procedures, digital tools, and customer support mechanisms, enabling them to evaluate services more critically and efficiently. In contrast, women with lower educational levels may have faced challenges related to limited financial awareness, less familiarity with technology, and reduced confidence in navigating banking procedures, which shaped their perceptions differently.

While the Likelihood Ratio and Linear-by-Linear Association values did not show significance, the Pearson Chi-Square result alone confirmed that educational qualification plays a meaningful role in shaping customer relationship evaluations. Overall, the findings highlight the need for private sector banks to adopt differentiated customer relationship strategies that cater to the educational diversity of women beneficiaries, ensuring inclusive, accessible, and user-friendly service delivery for all groups.

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