

<p align="center">FORM 2</p> <p align="center">THE PATENTS ACT 1970</p> <p align="center">39 OF 1970</p> <p align="center">&</p> <p align="center">THE PATENT RULES 2003</p> <p align="center">COMPLETE SPECIFICATION</p> <p align="center">(SEE SECTIONS 10 & RULE 13)</p>		
<p>1. TITLE OF THE INVENTION</p> <p align="center">AN ANALYSIS OF THE FACTORS THAT INFLUENCE ELECTRONIC CUSTOMER RELATIONSHIP MANAGEMENT (E-CRM) IN THE BANKING SECTOR USING ANALYTICAL TECHNIQUES</p>		
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2. PREAMBLE TO THE DESCRIPTION		
<p style="text-align: center;">COMPLETE SPECIFICATION</p> <p>The following specification particularly describes the invention and the manner in which it is to be performed</p>		

An analysis of the factors that influence electronic customer relationship management (E-CRM) in the banking sector using analytical techniques

Abstract:

This study examined the relationship between E-CRM and customer satisfaction with a bank, with an emphasis on the role of customer experience.

Design/methodology/approach The data for the study was collected from customers of ten different banks in Delhi, India. Five of the banks belonged to the public sector, while the other five belonged to the private sector. Using structural equation modelling, AMOS analysed the information from 836 structured surveys (SEM).

Findings The results demonstrated that the customer experience mediates the relationship between E-CRM and customer satisfaction. This supports and conforms to the model. The model was evaluated in the banking industry, but future research could examine its applicability in other industries. Comparing public and private banks on ECRM, customer experience, and customer satisfaction is possible.

Originality/value This was the first study of its kind to assess the impact of electronic customer relationship management (E-CRM) on customer satisfaction in the banking industry from the consumer's perspective. In this study, the stimulus-organism-response (SOR) model was utilised to demonstrate a correlation between consumer satisfaction with E-CRM and customer experience. E-CRM managers will benefit from the findings of this study, which will contribute to the existing body of knowledge and assist them in making more informed decisions.

Descriptions:

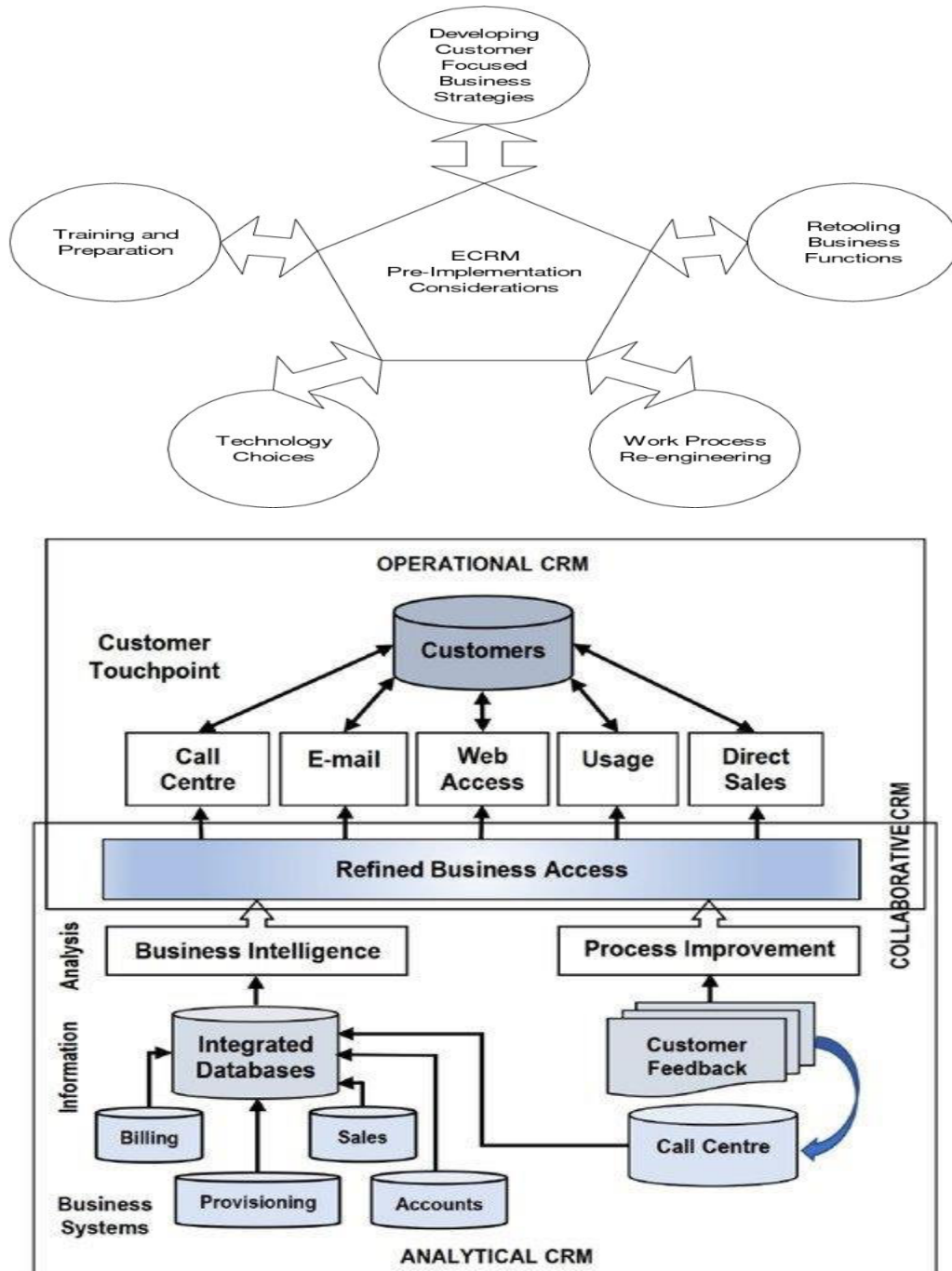
The goal of the study was to establish whether or not the implementation of Electronic Customer Relationship Management by Jordanian commercial banks was related to their economic success (containing a suitable methodology, high-quality customer data, and ECRM system technology). In this sense, it is a relational study, as it investigates probable relationships between the variables under examination and the independent variables. It is also quantitative research because it focuses on testing hypotheses and collecting data. The questionnaire was used to test the study's hypothesis and research strategy. In Jordan, the 27-question surveys were distributed to commercial banks in person or by email. In addition, the survey inquired about the respondent's age, gender, amount of education, job title, and the type of ECRM system utilised by their bank. Executives of commercial banks were questioned regarding the degree to which their firm's business performance deviated from "the banking industry performance average." This was done in order to measure Jordan's "financial and non-financial performance." The objective was to analyse Jordanian banks. By comparing this bank to a conventional one, we will be able to comprehend the enormous array of financial activities engaged in by the research participants. The relative importance of each component was used to weight a company's performance in order to quantify it. This was done so that we could evaluate our performance. The questionnaire items were assessed on a "five-point Likert scale" ranging from "strongly disagreeing" to "strongly agreeing," with a range of one to five. In an increasing number of research, the five-point Likert scale is used to determine how individuals respond. The major objective of this study was to explore the relationship between ECRM components and various types of firm performance evaluations (financial, non-financial and combination). The primary objective of this study was to gain a deeper understanding of how ECRM is currently utilised by Jordanian commercial banks. A conceptual framework was developed beforehand to guarantee that the research would be conducted methodically and that the objectives of the study would be satisfied. The conceptual framework incorporates the three important elements that Akhlagh and his colleagues have constructed (2014). The ECRM technology system and the appropriate technique to completing tasks are two of its most

vital components. According to the findings, the ECRM components are a more accurate technique to forecast financial, non-financial, or a mix of the two company success indicators. This finding demonstrates that the availability of ECRM is directly related to an organization's capacity to function more effectively. Therefore, if you wish to comprehend how the ECRM components function, you must examine them as a whole rather than as individual bits. Using multiple regression analysis, it was determined that the availability of ECRM had a moderate link with each category of corporate performance (financial, non-financial, and a mix of the two). The researchers arrived at this result after detecting a connection between the two variables. Compared to other types of firm performance (financial, non-financial, and combined), ECRM principles on combining two business performance indicators (financial and non-financial) produced a more robust explanation (predictive power) than each indicator acting alone. Combine financial and non-financial business performance metrics for a more comprehensive view. As shown below, the rate of explanations has increased to almost 70%. Currently, it is 57% for non-financial performance and 47% for financial performance. In addition, stepwise regression analysis demonstrated that the relative importance of these variables was related to the firm's success. Analyse de régression par étapes: Throughout the inquiry, another piece of the puzzle was uncovered. It has been established that the "Customer Data Quality" subcomponent of ECRM places a significant emphasis on enhancing financial and overall performance. On the other hand, non-financial performance has not received the same level of attention. It has also been discovered that the "Appropriate Process" is significant for all types of company success measurements. ECRM, as utilised by commercial banks, has been demonstrated to be crucial to both financial and non-financial performance advances within organisations. According to study, the most important part of non-financial performance is the implementation of the proper method. If banks choose to improve how they communicate with and interact with clients, customer satisfaction and loyalty will rise, which will boost the bank's overall performance and profitability. To better understand how the availability of ECRM influences the performance of commercial business banks, it is recommended to study the two combinations of financial and non-financial performance measures collectively as opposed to separately. This is because the only way to comprehend this is by examining

each of them individually. In addition, considering non-monetary accomplishments will provide a more comprehensive perspective than considering simply monetary achievements. According to Akhlagh et al. (2014), the commercial performance of a corporation is dependent on the application of a suitable technique, high-quality customer data, and ECRM system technology. According to Roh et al. (2005), the CRM process, customer information, and system technology are all advantageous to the financial success of a firm. These findings are likewise consistent with the prior investigation's conclusions. Therefore, if banks intend to increase their company's financial or nonfinancial performance, they should examine the right application of ECRM systems, the quality of client data, and the technology of ECRM systems. The quality of client data has a considerable impact not only on ECRM, but also on the entire success of a bank; hence, bank personnel must be aware of this fact. The outcomes of this study reveal, from a managerial and marketing perspective, that designing marketing strategies and campaigns aimed at raising revenues and enhancing employee performance is insufficient. This is due to the study's emphasis on the correlation between how well individuals perform their tasks and the amount of money produced by the organisation. In order for banks to adopt the required modification, customers must submit any data, feedback, or comments that take their concerns into account. Before any conclusions can be formed, numerous problems with this study must be resolved. Consequently, the following restrictions can serve as a starting point for further study: The investigation was conducted entirely in Jordan. Due to the lack of external validity, you should proceed with caution when drawing conclusions from this study's findings. Even though Jordan is an excellent example of what is prevalent in the MENA region and impoverished nations in general, this statement remains accurate. In the future, scholars may compare their findings with information from a number of other countries and cultures. The data were analysed using a cross-sectional approach. As is customary for research involving cross-sections of populations, the bulk of the parameters stayed unchanged. Due to this flaw, the conclusions of the study cannot be extended to groups other than those from which the data originated. Future research should continue to examine how ECRM has been utilised over time. Future research that seeks to quantify ECRM and company performance from

the customer's perspective will benefit from the concepts presented here. This study focused on Jordanian commercial banks in Amman for the purpose of comparing them to Jordanian commercial banks. Future expansion could include international and Islamic banks. The sample for the new, more extensive study might include banks from all throughout Jordan.

DRAWINGS:



CLAIMS

1. An analysis of the factors that influence electronic customer relationship management (E-CRM) in the banking sector using analytical techniques states that what role E-CRM play in the Business.

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2. An analysis of the factors that influence electronic customer relationship management (E-CRM) in the banking sector using analytical techniques of claim 1, wherein said that it is a smart system.

3. An analysis of the factors that influence electronic customer relationship management (E-CRM) in the banking sector using analytical techniques of claim 1, wherein said this research looks into various strategies for achieving objectives and enhancing outcomes.

4. An analysis of the factors that influence electronic customer relationship management (E-CRM) in the banking sector using analytical techniques of claim 1, wherein said that in this paper, we analyzed and discussed various aspects.

5. An analysis of the factors that influence electronic customer relationship management (E-CRM) in the banking sector using analytical techniques of claim 1, wherein said that this research looks at all of the important and recent work that has been done so far, as well as its limitations and challenges

6. An analysis of the factors that influence electronic customer relationship management (E-CRM) in the banking sector using analytical techniques of claim 1, wherein said that in recent years, E-CRM has become a hot topic in marketing.

7. An analysis of the factors that influence electronic customer relationship management (E-CRM) in the banking sector using analytical techniques of claim 1, wherein said that gives a broad overview of various Challenges faced