


A ROLE OF KNOWLEDGE LEVEL OF EMPLOYEES IN CUSTOMER RELATIONSHIP MANAGEMENT WITH SPECIAL REFERENCE TO LIC

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<p>ARTICLE INFO</p>	<p align="center">ABSTRACT</p> <p>Purpose: Role of knowledge level of employees in customer relationship management with special reference to LIC. In order to investigate a range of factors of CRM in LIC of India. In this specially concentrate to understand the knowledge level of the employees as perceived by the customer.</p> <p>Theoretical framework: The theoretical frame work of the study, CRM is assessed the Knowledge level of employees is the independent variables and the customer satisfaction is the dependent variable in the study. CRM is shown influencing the customer satisfaction. The significant influences of the factors on CRM vary according to different demographic profiles and views on policy holdings.</p>
<p>Article history:</p> <p>Received 30 Dezember 2021</p> <p>Accepted 07 February 2022</p>	<p>Design/Methodology/Approach: Descriptive research design was use in this study The prime data were collected from the sample of the respondents was identified from the total population of lic policy holders. The statistical analysis was carried out with the application of SPSS package. Both Descriptive and Inferential Analysis were carried out. The tools for the Inferential Analysis included Independent Sample t-test, One Way ANOVA, Chi Square Test, Friedman Test, Correlation and Regression.</p>
<p>Keywords:</p> <p>Faculties; Learning; Motivation; Occupational Stress; Work Environment.</p> <div data-bbox="172 1294 480 1541" style="text-align: center;">  </div>	<p>Findings: The findings of the study based on output of the study. Henceforth reasoned that there is a huge distinction between mean positions towards Factors of Customer Relationship Management. In light of mean position, Customer Engagement is the main variable of CRM, trailed by Deployment of Modern Technology Knowledge level of the Employees etc. There is no importance contrast between capability of representatives concerning the Factors of Knowledge level of the Employees, There is significance contrast among male and female of laborers with respect to the Factors of Knowledge level of the Employees. The connection coefficient between Perception on Explanation of various items and Ready for Clarification is positive connections between Perception on Explanation of various item and Perception on Ready for Clarification .The connection coefficient between Explanation of various item and Recommending Right Schemes is positive connections between Explanation of various item and Recommending Right Schemes. The connection coefficient between Perception on Explanation of various items and Knowledge about Procedure is positive connections between Perception on Explanation of various items and Easy Acquisition of Policy and also different variables are decidedly corresponded with one another.</p> <p>Research, practical & social implications: This article express a different perspective on CRM in LIC. The results of this study indicate knowledge level of employees has a strong impact on customer satisfaction. Therefore top management should implement latest technology based increase the knowledge level of employees. To increase the knowledge level of employees to help the increasing satisfaction level</p>

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of policy holders. It is intended to help guide and reassure current and potential Ph. D students.

Originality/value:To date, no systematic review has been conducted on the knowledge level of employees in LIC .This paper makes an important contribution to knowledge level of employees in CRM.

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UM PAPEL DE NÍVEL DE CONHECIMENTO DOS FUNCIONÁRIOS NA GESTÃO DO RELACIONAMENTO COM O CLIENTE, COM ESPECIAL REFERÊNCIA AO LICENCIAMENTO

RESUMO

Objetivo: Papel do nível de conhecimento dos funcionários na gestão do relacionamento com o cliente, com especial referência ao LIC. A fim de investigar uma série de fatores de CRM no PBR da Índia. Neste concentrar-se especialmente para compreender o nível de conhecimento dos funcionários como percebido pelo cliente.

Estrutura teórica: O trabalho teórico de enquadramento do estudo, CRM é avaliado o nível de conhecimento dos funcionários são as variáveis independentes e a satisfação do cliente é a variável dependente no estudo. O CRM é mostrado influenciando a satisfação do cliente. As influências significativas dos fatores no CRM variam de acordo com diferentes perfis demográficos e visões sobre as políticas.

Design/Methodologia/Aprovativa: Design descritivo de pesquisa foi usado neste estudo. Os principais dados foram coletados da amostra dos entrevistados foram identificados a partir da população total de detentores de apólices lícitas. A análise estatística foi realizada com a aplicação do pacote SPSS. Tanto a Análise Descritiva como a Inferencial foram realizadas. As ferramentas para a Análise Inferencial incluíram o Teste T de Amostra Independente, One Way ANOVA, Teste de Chi Square, Teste Friedman, Correlação e Regressão.

Descobertas: Os resultados do estudo com base nos resultados do estudo. Daí em diante raciocinou que existe uma enorme distinção entre as posições médias em relação aos Fatores de Gerenciamento do Relacionamento com o Cliente. À luz da posição média, o envolvimento do cliente é a principal variável do CRM, seguido pela implantação do nível de conhecimento da moderna tecnologia dos funcionários, etc. Não há contraste importante entre a capacidade dos representantes com relação aos Fatores de Nível de Conhecimento dos Empregados, Há contraste significativo entre homens e mulheres de trabalhadores com relação aos Fatores de Nível de Conhecimento dos Empregados. O coeficiente de conexão entre Percepção na Explicação de vários itens e Pronto para Esquemas de Direito é conexões positivas entre Percepção na Explicação de vários itens e Percepção no Pronto para Esclarecimento. O coeficiente de conexão entre Explicação de vários itens e Esquemas de Direito Recomendado é conexões positivas entre Explicação de vários itens e Esquemas de Direito Recomendado. O coeficiente de conexão entre Percepção sobre Explicação de vários itens e Conhecimento de Procedimento é conexões positivas entre Percepção sobre Explicação de vários itens e Fácil Aquisição de Política e também variáveis diferentes são decididamente correspondidas umas com as outras.

Pesquisa, implicações práticas e sociais: Este artigo expressa uma perspectiva diferente sobre CRM no PBR. Os resultados deste estudo indicam que o nível de conhecimento dos funcionários tem um forte impacto na satisfação do cliente. Portanto, a alta administração deve implementar a mais recente tecnologia baseada em aumentar o nível de conhecimento dos funcionários. Aumentar o nível de conhecimento dos funcionários para ajudar o aumento do nível de satisfação dos titulares de apólices. O objetivo é ajudar a orientar e tranquilizar os estudantes de Ph.D. atuais e potenciais.

Originalidade/valor: Até o momento, nenhuma revisão sistemática foi conduzida sobre o nível de conhecimento dos funcionários na PBR. Este documento faz uma contribuição importante para o nível de conhecimento dos funcionários no CRM.

Palavras-chave: CRM, Satisfação do cliente, Conhecimento do cliente, Expectativa, Gestão de Relacionamento.

EL PAPEL DEL NIVEL DE CONOCIMIENTOS DE LOS EMPLEADOS EN LA GESTIÓN DE LAS RELACIONES CON LOS CLIENTES, CON ESPECIAL REFERENCIA A LAS LICENCIAS

Objetivo: El papel del nivel de conocimiento de los empleados en la gestión de las relaciones con los clientes, con especial referencia a LIC. Para investigar una serie de factores de CRM en LIC de la India. En este caso, nos concentramos especialmente en comprender el nivel de conocimiento de los empleados tal y como lo percibe el cliente.

Marco teórico: En el marco teórico del estudio, se evalúa el nivel de conocimiento de los empleados como variable independiente y la satisfacción del cliente como variable dependiente. El CRM se muestra influyente en la satisfacción del cliente. Las influencias significativas de los factores sobre el CRM varían en función de los diferentes perfiles demográficos y de las opiniones sobre la posesión de políticas.

Diseño/Methodología/Enfoque: En este estudio se utilizó un diseño de investigación descriptivo. Los datos principales se recopilaron a partir de una muestra de encuestados identificados entre la población total de titulares de pólizas de seguros. El análisis estadístico se llevó a cabo con la aplicación del paquete SPSS. Se realizó un análisis descriptivo y otro inferencial. Las herramientas para el análisis inferencial incluyeron la prueba t de muestras independientes, el ANOVA de una vía, la prueba chi cuadrada, la prueba de Friedman, la correlación y la regresión.

Resultados: Las conclusiones del estudio se basan en los resultados del mismo. Por lo tanto, se ha demostrado que existe una gran diferencia entre las posiciones medias de los factores de la gestión de las relaciones con los clientes. A la luz de la posición media, el compromiso con el cliente es la principal variable de la gestión de las relaciones con los clientes, seguida por el despliegue de tecnología moderna, el nivel de conocimientos de los empleados, etc. No hay contraste de importancia entre la capacidad de los representantes en relación con los Factores del nivel de conocimiento de los Empleados, Hay contraste de importancia entre los hombres y las mujeres de los trabajadores con respecto a los Factores del nivel de conocimiento de los Empleados. El coeficiente de conexión entre la Percepción sobre la Explicación de varios ítems y la Preparación para la Aclaración es positivo entre la Percepción sobre la Explicación de varios ítems y la Percepción sobre la Preparación para la Aclaración. El coeficiente de conexión entre la Explicación de varios ítems y la Recomendación de esquemas correctos es positivo entre la Explicación de varios ítems y la Recomendación de esquemas correctos. El coeficiente de conexión entre la Percepción sobre la Explicación de varios ítems y el Conocimiento sobre el Procedimiento es conexiones positivas entre la Percepción sobre la Explicación de varios ítems y la Adquisición fácil de la Política y también las diferentes variables se corresponden decididamente entre sí.

Investigación, implicaciones prácticas y sociales: Los resultados de este estudio indican que el nivel de conocimiento de los empleados tiene un fuerte impacto en la satisfacción del cliente. Por lo tanto, la alta dirección debería aplicar las últimas tecnologías para aumentar el nivel de conocimientos de los empleados. Los resultados de este estudio indican que el nivel de conocimiento de los empleados tiene un fuerte impacto en la satisfacción de los clientes. El objetivo es ayudar a orientar y tranquilizar a los estudiantes de doctorado actuales y potenciales.

Originalidad/valor: Hasta la fecha, no se ha llevado a cabo ninguna revisión sistemática sobre el nivel de conocimientos de los empleados en LIC. Este artículo supone una importante contribución al nivel de conocimientos de los empleados en CRM.

Palabras-clave: CRM, Satisfacción del cliente, Conocimiento del cliente, Expectativa, Gestión de relaciones.

INTRODUCTION

CRM is the relationship between the organizations to the customers. Life Insurance Corporation of India (LIC) was beaurucratic style before 1991. To-day, LIC of India faces challenges to sustain their growth path and satisfied to customers. The challenges include customer retention, reduction, and customer satisfaction. In the insurance sector, the services are the backbone. The insurance sectors are difficult to provide all the services at the customers' doorstep, the customer have become the important point of business. The expectations of the customer's needs also increased exponentially. The opposition in the protection area has remodified the point of the whole protection framework .All the insurance industry deploys new sales techniques and advanced marketing methods to remain peerless in the field. There can be no dispute about the fact that the LIC is a significant role in channelizing funds to the government. Government and Infrastructure projects require long-term funds, which are managed from the investments made by the life insurance corporations. They provide a convenient and effective link between savings and investment.LIC is the only life insurer in India enjoying 44 years of monopoly. Mahatma Gandhi also supported the concept that the „Customer as King“. Amiability, affinity and close and relationship with the customer are more important in the current situation. The new technology using knowledge level of employees is a greater opportunity to the better relationships with employees to customers. Typically,

marketers had been trained to acquiring customers. Today customer acquisition to retention is very difficult to the marketing. This is a different issue and requires different aspects of knowledge level needed to the employees for analysis.

Knowledge level of the employees

Knowledge refers to the ability of the employees to share right information on queries raised by the customers. The variables are knowledge levels of the employees as given below,

- Explanation Of Different Product
- Readiness For Clarification
- Recommending Right Schemes
- Knowledge About Procedure
- Easy Acquisition Of Policy
- Dealing With Complaints

Customer Relationship Management

Customer Relationship Management (CRM) is characterized by Parvatiar and Sheth (2001) as a thorough system and interaction of getting, holding and cooperating with particular clients to make an incredible incentive for the organization and its customers.

Chen and Popovich (2003) portrayed CRM as the methodology of creating benefits through combination of strategic approaches with innovation, fulfilling client needs and wants and keeping up with durable connections.

As per Gartner (2006) CRM is a business methodology characterized to advance productivity, income and consumer loyalty by getting sorted out the venture around client sections, improvement client driven practices and execute client driven cycles.

Customer Relationship Management (CRM) is described by Parvatiar and Sheth (2001) as an exhaustive framework and communication of getting, holding and helping out specific customers to make an amazing impetus for the association and its clients.

Chen and Popovich (2003) depicted CRM as the procedure of making benefits through blend of key methodologies with development, satisfying customer needs and needs and staying aware of solid associations.

According to Gartner (2006) CRM is a business technique portrayed to propel efficiency, pay and purchaser dependability by straightening out the endeavour around customer areas, improvement customer driven practices and execute customer driven cycles.

Features of CRM

CRM is by and by a day's being practiced by relationship as a part of its strategy, changed in accordance with regulate and administrate its customers and dealers gainfully, for achieves separation in its business assignments .It is basically trapped in explicit components which consolidate. I. Client Needs, ii. Client Response, iii. Consumer loyalty, iv. Client Loyalty, v. Client Retention, vi. Client Complaints and Customer Service., and are examined underneath.

i. Customer Needs

Needs and wants of customer needs are to be assessed rather than assuming.It is hard to present the client without having appropriate information about the real requirements and to go into a drawn out bargain.Hence it is a pre-requisite to priorities the needs and wants of the customer for the right response.

ii. Customer Response

Customer reaction alludes to reaction by the association to the inquiry and exercises of the customer. As any misunderstanding will lead to unfavorable perceptions, it is necessary to handle the queries in an intelligent manner. The outcome depends on how well the queries are understood and interpreted and if the supplier succeeds in answering the queries, a specialized and affecting relationship with the customer can be established with the customer

iii.Customer Satisfaction

Consumer satisfaction is the work out of how the necessities and responses are group up and passed on to suspicions for the customer. In the domain of incredibly genuine environment, buyer unwaveringness is a critical presentation partner and fundamental differentiator of business framework. The more the buyer reliability, the more is the business and bond with the client.

iv.Customer Loyalty

Customer Loyalty insinuates the slanting show by a buyer to remain and continue in business with a particular supplier, with normal securing of the things from them. This happens when the customer is particularly content with the supplier. In like manner the customer gets back to the supplier for business deals or repurchasing a particular thing or brand oversaw by

that supplier. Show of customer immovability depends upon the level of shopper devotion which a supplier should reliably focus. Customer Loyalty will be a consequence of CRM practices.

v. Customer Retention

Customer Retention is an essential interaction to hold the current customer, by letting them not to abandon to other contending providers. Usually a loyal customer always try to stick to a particular product or brand as long as he derives satisfaction regarding the basic needs by consuming the product he continue to purchase.

vi. Customer Complaints

Looked into of grumblings raised by buyer is a troublesome task for the supplier. Protests are basically a direct result of the failure of the customer. There can be a couple of purposes behind a customer to dispatch a complaint. A certified clarification can in like manner exist due to which the customer is frustrated but at this point and afterward fight are dispatched due to some sort of misinterpretation in separating and interpreting the conditions of the game plan given by the supplier concerning anything or organization. Dealing with this issue with convincing satisfaction of the customer is critical for any affiliation and thus it is crucial for them to have predefined set of cycle in CRM to deal with these complaints and successfully resolve it instantly.

vii. Customer Service

In an affiliation Customer Service is the most well-known method of passing on information and organizations concerning all of the things and brands. Purchaser unwaveringness depends upon nature of organization provided for him by the supplier. The affiliation has not solely to obfuscate and clarifies the nuances of the organizations to give the customer yet notwithstanding remain with the conditions too. If the quality and example of organization go past customer's suspicion, the affiliation ought to have a good business with clients.

OBJECTIVES OF THE STUDY

In order to investigate a range of factors of CRM in LIC of India. In this specially concentrate to understand the knowledge level of the employees as perceived by the customer.

REVIEW OF LITERATURE

C.R. Reddy, Jayarama Reddy and Prabhakar Reddy (2010) in their study on, "CRM; A New Dimension for Success of Insurance Industry" explained that insurance sectors, followed by the telecom and the banking sectors, attempted to implement Customer Relationship Management solutions. Competition was always at an increased pace in insurance sectors, and therefore efforts for retaining the existing customers with effective quality of service were to be provided. CRM was the process which benefited both the insurer and the insured. Since the insurance companies were growing, they needed to ensure that the customers were able to understand better and also ensure excellence in policy administration and building good systems, However this was not sufficient for the survival of the insurance sectors, the insurance companies had realized that CRM was essential to deliver quality service which in turn enhanced the customer portfolio.

Dr. Anand Deo Rai (2011) led a concentrate on, "CRM in Insurance Industry". The review experiential that protection enterprises were a troublesome and furthermore in a serious climate related with little security. This was payable to the explanation that hotshots in the protection business overwhelm the area which had been expanding the hardships for different areas to acquire benefits while simultaneously abridging costs. Clients would in general miss out as they didn't buy from the appropriate suppliers. Notwithstanding this the web had additionally worked on the strain for the insurance agencies as the world was becoming and more troublesome step by step. CRM help the insurance agencies that guarantee that the clients were seeing well.

Coltman, Devinney and Midgley (2011) led a concentrate on "Client Relationship Management and Firm Performance" and expressed that CRM was logically more critical to firms as they tried to work on their benefits through long haul relationship with clients. As of late many organizations had contributed vigorously on IT resources for deal with their collaborations with clients prior to determining the execution or later buy execution.

Hislop, D. (2013) conducted a study with caption, "Knowledge Management in Organization: A Critical Introduction". He presented knowledge management as an umbrella term which referred to any deliberate efforts to manage the knowledge of an organization's work force, which could be achieved via a wide range of methods. Knowledge had a vital role in the organizational development. Management of knowledge was very essential to implement the CRM policies in various sectors which coordinated the different activities in the sector.

Dash Biswamohan (2013), in his article named "Fulfillment of Customers through CRM Practices in Insurance Sector; Perception of Insurance Officials" The factors of the review

was Relation with key clients, CRM to help deals, Customer cooperation, Recognize client, Customer driven methodology, Customer information base .This review was the dependent on effect of client relationship the board rehearses on protection area in odisha market. Client's perspectives have been gathered from the protection authorities. Here to quantify the consumer loyalty acquired by above back up plans, factor examination and t test have been utilized consider the variables of retention.CRM will be able to deal with the enormous data set of clients. CRM likewise will work with the web-based client communication for speedy access, taking care of the information bases, better assistance and convey right proposals at right an ideal opportunity to the right customers.CRM execution is additionally a practical and efficient movement, which will introduce the long reach answers for the protection players.

MohdAzizul, Sulaiman et.al. (2014) in the article named, "Customer Relationship Management (CRM) Strategies Practices in Malaysia Retailers", realized that it had the option to make a solid connection with the clients and at the end phases of the day, it would make client unwaveringness. This would along these lines consequently increment the organization productivity paying little mind to the predominant financial conditions and it was direct to look at the CRM vital practices among retailers. It was observed that working prevalence was one of the best CRM procedures which prompted client faithfulness in retail industry in Shah Alam, Malaysia. The discoveries of this review helped the associations in numerous ways, for example, by utilizing this review, as a rule to lead business to get administrative objectives and toward the end make client devotion.

AurelaRamaj (2015), in his review named "Relationship Management, Customer Satisfaction and Loyalty", expressed that Customer Relationship Management (CRM) was fundamental for the fate of the organization. He additionally proclaimed that the CRM advances empower the organization to understand the best shopper conduct, compute their conduct in future, there by offering items to suit their inclinations and making long haul associations with them. Key joining of CRM demeanour in the cycles and culture of the organization was important to offer types of assistance with more noteworthy worth to the clients and make faithful clients. As faithful clients were the most fundamental resource of the organizations they have guided their focus toward maintenance clients and unwaveringness programs. The primary objective was to make added an incentive for clients, which thus would bring expanded advantages for the organization. Making customer devotion was fundamental for the endurance of the organization in the exceptionally aggressive business sectors. So it was essential to feature the meaning of promoting procedures for the organization in holding clients. Along these lines the paper analyzes the effect of CRM on customer fulfilment and dependability. His

Previous examinations had shown that there were a few ramifications for administrative dynamic in the space of consumer loyalty. Considering that, joy assumes a main part in keeping shoppers and advertisers should over and over offer administrations that fulfil clients and strain their faithfulness.

Dr.Dhiraj Sharma and Jyotsma Pahwja (2015) directed a review with title, "E-CRM Practices in Indian Health Insurance: A Comparative investigation of Public and Private Sector Players" The factors was concentrated in this exploration was Customer Profitability, Customer Service, Customer Commitments, Customer Contacts, Customer Loyalty, Customer Satisfaction and expressed that Privatization and Globalization wave, brought Indian Insurance Industry a merciless change as far as better items and administrations as the Indian buyers had develop to be more wise and cautious in picking the ideal wellbeing items at the best cost. The similar examination of vital CRM arrangements underscored the effect on in general authoritative execution regarding benefit, offered that types of assistance and responsibility. The Results uncovered that both public and private area work on CRM strategies and the organizations utilizing CRM programming had benefit more than those organizations not utilizing any product or information base to keep up with their information of customer.

Al-Azzam (2016) in his article named, "The Impact of Customer Relationship Management on Hotels Performance" introduced that Customer Relationship Management rehearses were prompting structure client arranged conduct and associations needed to foster an appropriate work space for delivering administration to clients. The accomplishment of CRM procedure relied on the commitment of workers in the actual association. His presumed that client direction procedure was one of the authoritative assets to amplify consumer loyalty and business pay.

S.K.S. YADAV (2016) in his examination study led on, "Client Relationship Management Is the Need of Today" The point of the article was centring around the client according to the utilization of client relationship the executives in chose business in India and different nations. The significant objective of the examination was the guide of present status to guarantee the rule of client direction and using of CRM in associations and modern undertakings in India. This was the planning of the current circumstance of that issue in functional conditions and decides expected freedoms for development. In the present profoundly serious climate, an expanding number of organizations have understood the significance of turning out to be more clients driven. They contributed a lot of time and assets in a Customer Relationship Management. The comprehension of the principle system of any

CRM drive was exceptionally fundamental for its prosperity. Individuals, innovation, and cycle were the three primary parts of CRM.

M. Julius Ceasar and S. Nancy Theporal (2017), conducted a research titled, "A Study on Role of Digital Marketing in Enhancing Effective Business Practices". The objectives were to enhance the digital CRM. The researcher found that digitalization of business would enhance CRM practices to become more effective and ensure stable business and relationship.

Victoria Henry and Tamilarasi Mailachalam (2017) conducted a study captioned "Social Channel: A Future of CRM and its Benefits to Companies". The main objectives were to study social channel as a future of CRM and its benefits to companies. The researcher found that social CRM applications could enable user to view social media profiles and relatives from within their lead and contact records to learn more about prospects and construct better relationships with customers, civilizing the customer centricity of their interactions.

Opayeye, Muyiwa, Adeleke et al., (2018) coordinated a survey named "Indispensable Customer Relationship Management Practices: Employees Perception and its Influence on Competitive Advantage and Organizational execution in Nigeria Banking region". The survey zeroed in on insightful the agent's impression of Strategic Customer Relationship Management Practices (SCRMPs) in regards to Competitive Advantage (CA) and Organizational Performance (OP). It was gotten through customer place, data the board, development based CRM and CA was assessed through buyer steadfastness and customer upkeep. The association among SCRMPs and OP was more grounded, when diverged from that of CA. The delayed consequence of the examination showed that there was a strong association between Competitive Advantage and Organizational Performance of Commercial banks.

Tahmeem Siddiqi et al, (2018), led a concentrate specifically "Effect of Customer Relationship Management on Customer Loyalty: Evidence from Bangladesh's Banking Industry". The review unfurled the huge relationship of each of the three free factors on the reliant variable, client steadfastness. The ramifications of the exploration were an expansion to the current hypothesis of CRM by connoting its specific commitment on making devotion of clients. The exhibition of this review found the impacts of three underpinnings to be specific innovation reception, client trust and protest taking care of on clients' dependability in the cutthroat financial industry of Bangladesh. As every one of the three measurements had shown to be genuinely critical, the review suggested the significance of these components of client relationship promoting from the impression of Bangladesh to construct client faithfulness.

Nidhi Kampani and Deepika Jhamb, (2020) in their survey entitled "Analyzing The Role of E-CRM in Managing Customer Relations: A Critical Review of the Literature",

examined the possibility of E-CRM and its various frameworks in arranging its practices and applications for building customer relations .The audit yielded strong repercussions as it perceived the contemplated occupation of E-Customer Relationship Management (E-CRM) in offering modified and changed assistance to customers.CRM had give different advantages to organizations like reducing expenses, upgrading the efficiencies of significant worth chain, building brands, delivering income and further developing client connections. . The associations were using diverse multi-channels for passing on common customer regard. Online business had made it practical for conferring through multi-channels like messages, destinations, fax, etc The essential degree recognized through the survey on which online trades depends were trust, nature of information, plan of webpage, assortments in things, limit of trades, response, security, course of action of portions, movement, unflinching quality, accommodation and customer care for staying aware of online purchaser devotion and online customer dedication.Organizations were take on different techniques and practices dependent on these determinants to work well for clients. Self - administration advancements were one of the instances of such practices.

Dewnarain, S et al., (2021) in their article, "Social Customer Relationship Management: A client Perspective", this review builds up certain informal exchange and brand faithfulness as important results of client brand commitment. Results demonstrate that social client relationship the executives exercises can produce administration measure improvement which thusly prompts client commitment with the lodging brand. This exploration study has created and tried a hearty SCRM model that can be utilized by various help based firms to accomplish business objectives. The high model fit lists produced show that this model can be applied for new client procurement and rehash clients the same. It further recognizes client commitment as a basic factor that will impact the by and large SCRM measure and will yield a superior client relationship execution as sure informal exchange and client brand dependability for lodgings in Mauritius.

HYPOTHESIS OF THE STUDY

Ho¹:There is no huge distinction among mean positions towards Factors of Customer Relationship Management

Ho⁰: There is no distinction between strategy holders from metropolitan and provincial regions concerning Factors of CRM.

Ho²:There is no huge distinction between instruction capabilities regarding the Factors of Knowledge level of the Employees.

Ho⁴: There is no connection between the Factors of Knowledge level of the Employees.

H0: There is no significant difference among policy holders of different age groups with regard to Factors of CRM.

ANALYSIS

Age Group

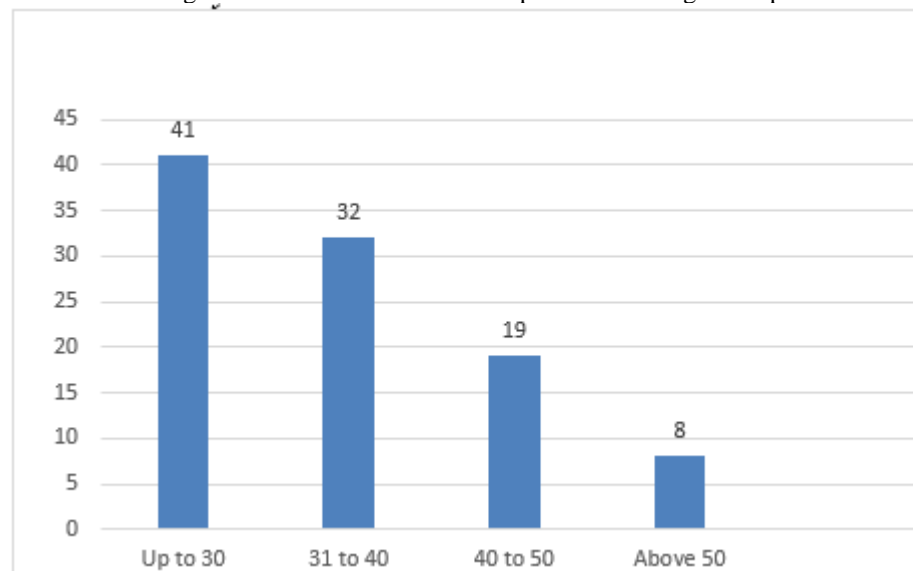
The classification of respondents based on their age group can be seen in Table 5.2. show that 41 percent of the respondents (164 numbers) were aged Up to 30 years, 32 percent of respondents (128 numbers) were aged between 31 to 40 years, 19 percent of the respondents (76 numbers) were aged between 40 to 50 years, This is followed by 8 percent of the participants (32 numbers) in the age group above 50.

Table 1.1. Classification based on Age group

Age Group (in Years)	Frequency	Percentages
Up to 30	164	41.0
31 to 40	128	32.0
40 to 50	76	19.0
Above 50	32	8.0
Total	400	100.0

Source: Primary Data

Figure.1. 1. Classification of Sample Based on Age Group



It was understood that of the overall number of 400 respondents of LIC policy holders, 41 percentages of the respondents of policy holders (164 numbers) were aged Up to 30 years, 32 percent of respondents (128 numbers) were aged between 31 to 40 years, 19 percent of the respondents (76 numbers) were aged between 40 to 50 years, This is followed by 8 percent of the participants (32 numbers) in the age group above 50. It is depicted in Figure 5.2.

Place of Residence

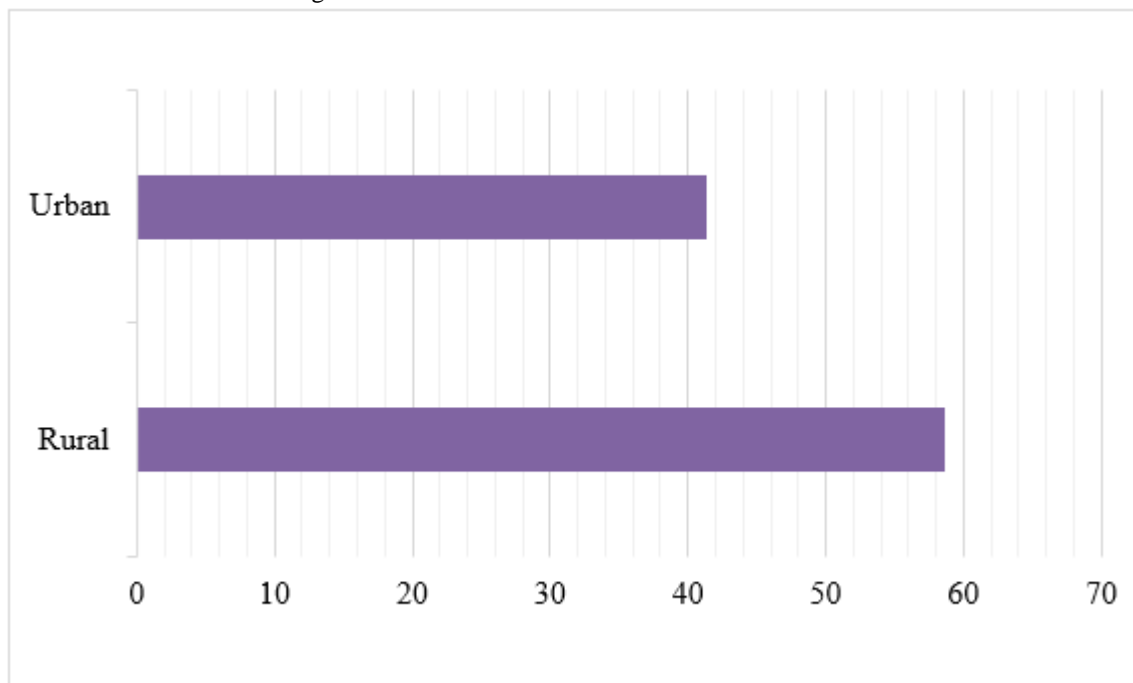
The researcher has attempted to identify the place of residence of the sample, based on an urban and rural classification and it is presented in Table 1.1.

Table 1.2. Classification based on the place of residence of the respondents

Place of Residence	Frequency	Percentage
Rural	235	58.7
Urban	165	41.3
Total	400	100

Source: Primary Data

Figure 1.2. Classification Based on Place of Residence



The figure 5.4 shows a column chart representing the percent values of the classification. It was perceived that of the absolute number of 400 respondents 58.7 percentages (235 numbers) of the respondents are taking policy from rural area .41.3 percentages (165 numbers) of the respondents are urban area.

Number of LIC Policies Held

The respondents were classified basis of whether only one policy is held or two and more policies are held and can be seen in the table.5.7. It shows the details regarding policy holdings of all the respondents participated in the survey. The first part of the table is regarding the number of LIC insurance policies held by the policies held by the LIC policy holders. Since

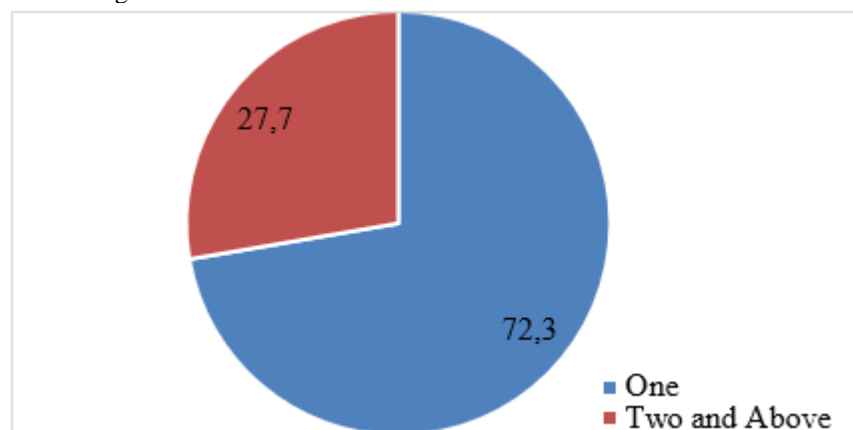
can be seen from the table and the pie chart that out of 400 respondents 111 were holding two and more policies and the rest 289 were having only one policy each.

Table .1.3. Classification based on Number of LIC Policy Held by the Respondents

Number of LIC Policies Held	Frequency	Percentages
One	289	72.3
Two and Above	111	27.7
Total	400	100

Source: Primary Data

Figure. 1.3. Classification Based on Number of LIC Policies Held



The details regarding policy holdings of all the respondents participated in the survey. The first part of the table is regarding the number of LIC insurance policies held by the policies held by the LIC policy holders. Figure 5.7 provides a pie chart showing the percent values.

Reason for Preference

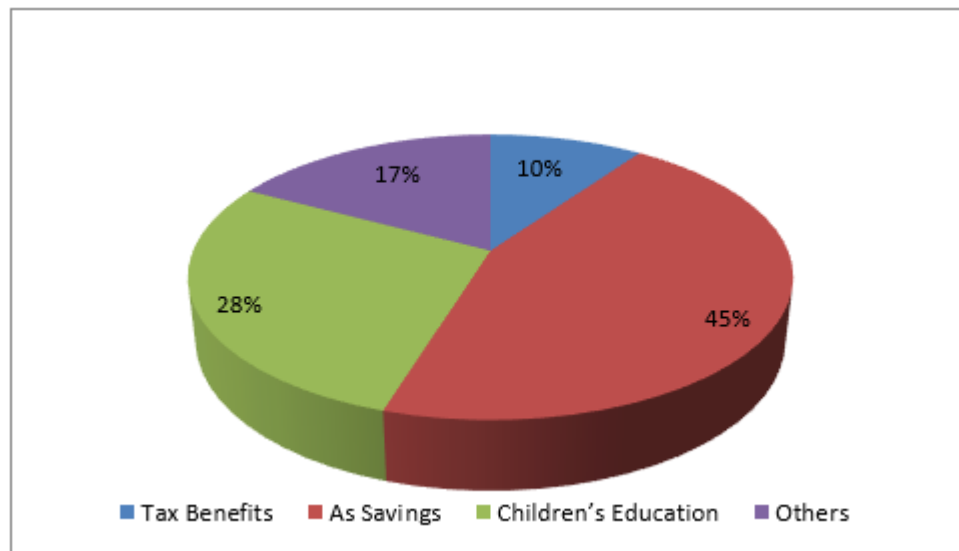
The respondents were ordered in view of the justification behind inclination to LIC approaches by the respondents and should be visible in the table.5.8. From the table it very well may be perceived that the justification for inclination to LIC of the respondents there was 9.8 %percent (39 quantities) of the respondents were favour strategy for the advantages of duty, 45% percent (180numbers) of the respondents were justification behind LIC just investment funds reason , 28 % rates (112 quantities) of the respondents were Children's schooling need based taking arrangement ,17.2% percent (62numbers) of the respondents were a few different reasons.

Table .1.4. Classification based on Reason for Preference to LIC policies

Reason for Preference to LIC	Frequency	Percentages
Tax Benefits	39	9.8
As Savings	180	45.0
Children's Education	112	28.0
Others	62	17.2
Total	400	100

Source: Primary Data

Figure. 1.4. Classification Based on Reason for Preference to LIC policies



The details regarding reason for preference LIC policies. Figure 5.8 provides a pie chart showing the percent values.

Place of Residence and CRM

The significant difference in perception between people in urban and rural areas is studied by formulating the hypothesis given below.

Null Hypothesis H₀: There is no distinction between strategy holders from metropolitan and provincial regions concerning Factors of CRM.

The hypothesis was tested using Independent sample t-test and the results are given in Table 5.16.

Table 1.5. Classification based on Place of Residence and Factors of CRM

Factors of CRM	Place of Residence				t-value	p-value
	Rural		Urban			
	Mean	SD	Mean	SD		
Employee Attitude	21.44	4.10	20.21	4.18	2.930	0.004**
Employee Knowledge	21.31	4.46	20.16	4.25	2.584	0.010**
Customer Engagement	20.33	4.49	18.85	4.08	3.369	0.001**
Deployment of Modern Technology	20.23	5.14	19.91	5.57	0.602	0.548
Customer Benefits	20.64	4.64	18.87	4.84	3.680	<0.01**
Overall Customers Relationship Management	103.95	18.60	98.00	18.10	3.184	0.002**

** denote highly significant at 1% level

*denotes significant at 5% level

From the table it very well may be seen that theory concerning every one of the elements, with the exception of the element sending of Modern Technology is dismissed at 1% degree of importance and thus there is high importance. As respect to the variable Deployment of Technology, the theory is acknowledged. This might be because of the contrasting climate wherein metropolitan and provincial banks are working. This might be because of the contrasting climate wherein metropolitan and rustic banks are working.

Reason for Taking Policies from LIC and Level of Customer Satisfaction

The association between the reason for taking policies from LIC and Level of Customer Satisfaction was studied by formulating the following hypothesis.

Null Hypothesis H₀: There is no significant association between the reason for taking policies from LIC and Level of Customer Satisfaction.

The theory is tried utilizing Chi-square test and the outcomes are displayed in Table 1.6.

Table 1.6.Classification based on Reason for Taking Policies from LIC and Level of Customer Satisfaction

Reason for Taking Policies from LIC	Level of Customer Satisfaction			Total	Chi-square value	P-value
	Low	Moderate	High			
Tax Benefits	13 (33.3) 11.4	15 (38.5) 10.0	11 (28.2) 8.1	39 (100.0) 9.8	9.361	0.154
Savings Purpose	57 (31.7) 50.0	57 (31.7) 38.0	66 (36.7) 48.5	180 (100.0) 45.0		
Children's Education	22 (19.6) 19.3	50 (44.6) 33.3	40 (35.7) 29.4	112 (100.0) 28.0		
Others	22 (31.9) 19.3	28 (40.6) 18.7	19 (27.5) 14.0	69 (100.0) 17.2		
Total	114 (28.5) 100.0	150 (37.5) 100.0	136 (34.0) 100.0	400 (100.0) 100.0		

Figures in Brackets denotes percentage with in different types of policy holders' groups

Figures in intense italics indicates rate inside degree of consumer loyalty.

While examining the Table, obviously the invalid speculation is acknowledged since the p esteem is more noteworthy than 0.05. This shows not a great explanation for taking arrangements and Level of Customer Satisfaction. It very well may be seen from the investigation that 9.8 percent obtained the strategy for Tax Benefits, 45.0 percent for the end goal of saving, 28.0 percent for Children's Education and 17.2 percent for different purposes. Among those who took policies for Tax Benefits, 33.3 percent expressed low level, 38.5 percent moderate level and 28.2 percent high level of Customer Satisfaction. As regards to those opted for saving in acquiring LIC policy, 31.7 percent have low level, 31.7 percent moderate level and 36.7 percent high level of Customer Satisfaction. It can be seen that those who took policy for Children's Education, the low level of Customer Satisfaction is for 19.6 percent, moderate level for 44.6 percent and 35.7 percent for high level of Customer Satisfaction. As regards to those who took policies for other purposes, 31.9 percent have low level, 40.6 percent have moderate level and 27.5 percent have high level of Customer Satisfaction. As regards to the total respondents 28.5 percent have low level, 37.5 percent have moderate level and 34.0 percent have high level of Customer satisfaction. Among those who have low level of Customer Satisfaction, 11.4 percent belong to those who purchased for Tax benefits, 50.0 percent belong to those who took LIC policy for saving purposes, 19.3 percent for Children's Education and 19.3 percent for other purposes. From the respondents those have moderate level of Customer Satisfaction 10.0 percent purchased LIC policy for Tax Savings, 38.0 percent for saving purposes, 33.3 percent for Children's Education and 18.7 percent for

other purposes. It can also be noticed that 8.1 percent from those who opted for Tax Benefits, 48.5 percent for Savings purposes, 29.4 percent for Children's Education and 14.0 percent for Other purposes.

Age Group and Factors of CRM

The significant difference among policy holders of different age groups was studied by formulating the following hypothesis.

Null Hypothesis H₀: There is no significant difference among policy holders of different age groups with regard to Factors of CRM.

The hypothesis is testing the statistical tool One Way ANOVA was used and the results are given in Table 5.18 below.

Table 1.7. Classification based on Age Group and Factors of CRM

Factors of CRM	Age Group in Years								F-Value	p-value
	Up to 30		31 to 40		41 to 50		Above 50			
	Mean	SD	Mean	SD	Mean	SD	Mean	SD		
Employee Attitude	20.28 ^a	4.05	21.74 ^b	4.10	21.36 ^{ab}	4.07	20.06 ^a	4.79	3.739	0.011*
Employee Knowledge	20.29 ^a	4.61	21.05 ^a	4.25	21.29 ^a	4.58	21.63 ^a	3.21	1.552	0.201
Customer Engagement	18.82 ^a	4.17	19.51 ^a	4.44	21.38 ^b	4.76	21.19 ^a	2.52	7.597	<0.001**
Deployment of Modern Technology	19.16 ^a	4.37	20.41 ^{ab}	5.76	21.54 ^b	5.76	20.25 ^{ab}	6.04	3.810	0.010**
Customer Benefits	19.51 ^a	4.47	19.58 ^a	5.07	20.50 ^{ab}	5.64	21.98 ^b	1.72	2.789	0.040*
Overall Customers Relationship Management	98.07 ^a	19.36	102.30 ^{ab}	19.89	106.07 ^b	19.95	105.00 ^b	12.59	3.926	0.009**

** denotes highly significant at 1% level

*denotes significant at 5% level

Different letter set given as super scripts in Mean upsides old enough gatherings indicates critical at 5% level utilizing Duncan Multiple Range Test (DMRT).

The p an incentive for the element Customer commitment, Deployment of Modern Technology and Overall Customer Relationship Management is not exactly or equivalent to 0.01 and thus the invalid speculation is dismissed as respect to these variables at 1% degree of exceptionally importance. Be that as it may, as respect to the variables Attitude and Customer Benefits the p esteem is under 0.05 and henceforth the invalid theory is dismissed at 5% degree of importance. However, as respects to the variable Knowledge the invalid theory is

acknowledged showing no distinction in discernment among strategy holders of various age gatherings.

In light of Duncan Multiple Range Test (DMRT), there is no critical contrast between the age bunches as long as 30 years, 41 to 50 years or more 50 years as respects to the variable Attitude at 5% level. In any case, the age bunch 31 to 40 years vary from the age bunches as long as 30 years and 31 to 40 years and furthermore no critical contrast between 31 to 40 years and 41 to 50 years at 5% degree of importance as uncovered by DMRT.

As respect to the element Knowledge, there is no huge contrast between the different age bunches according to the DMRT test.

Concerning the element Customer Engagement, the age bunch between 41 to 50 years fundamentally vary at 5% level from the age bunches as long as 30 years, 31 to 40 years or more 50 years as could be uncovered from DMRT.

From the DMRT test, there is critical distinction between the age bunch 41 to 50 years with the age bunch up to as long as 30 years at 5% level. Yet, there is no huge contrast between age bunch as long as 30 years and 31 to 40 years or more 50 years.

While considering the variable Customer Benefits, the DMRT shows that there is critical contrast at 5% level between the age bunches over 50 years and age bunches as long as 30 years and 31-40 years. Yet, there is no huge contrast between the age bunches 41 to 50 years or more 50 years.

On account of generally speaking client relationship the board the age bunch as long as 30 years vary at 5% level from the age bunches 41 to 50 years and the age bunch over 50 years as shown by DMRT. There is no contrast between the age bunch as long as 30 years and age bunch 31 to 40 years. However, there is no huge distinction between the age bunch 31 to 40 years, 41 to 50 years or more 50 years.

Number of Policy held and Factors of CRM

The huge contrast between a solitary strategy holder and at least two approach holders, as respect to Factors of CRM, the accompanying speculation was created and an Independent example t-test was directed.

Null Hypothesis H_0 : There is no huge contrast in insight is there between single approach holders and at least two arrangement holders with respect to the Factors of CRM.

The theory test results are given in Table 1.8.

Table 1.8..Classification based on Number of Policy held and Factors of CRM

Factors of CRM	Number of LIC Policy Held				t-value	p- value
	One		Two and Above			
	Mean	SD	Mean	SD		
Attitude	20.33	4.30	22.50	3.38	4.787	<0.01**
Knowledge	20.17	4.36	22.57	4.06	5.025	<0.01**
Customer Engagement	19.30	4.41	20.81	4.12	3.129	0.020*
Deployment of Modern Technology	18.94	4.94	23.12	5.09	7.509	<0.01**
Customer Benefits	19.47	4.83	21.05	4.52	2.985	0.003**
Overall Customers Relationship Management	98.21	18.27	110.05	16.71	5.942	<0.01**

** denotes highly significant at 1% level

*denotes significant at 5% level

The p values in table demonstrate that the invalid theory is dismissed at one percent of importance level as respect to the variables Attitude, Knowledge, Deployment of Modern innovation, Customer Benefits and Overall Customer Relationship Management and are viewed as exceptionally critical. On account of Customer Engagement, the speculation is additionally dismissed, yet at five percent level of importance making this factor huge.

HYPOTHESIS IV

Ho⁴:There is no connection between the Factors of Knowledge level of the Employees.

Table.1.9.The Karl Pearson Correlation Coefficient between the Factors of Knowledge level of the Employees.

Knowledge level Employees	Explanation of different product	Ready for Clarification	Recommending Right Schemes	Knowledge about Procedure	Easy Acquisition of Policy	Dealing with Complaints
Explanation of different product	1	.507**	.460**	.642**	.432**	.499**
Ready for Clarification	-	1	.459**	.641**	.335**	.351**
Recommending Right Schemes	-	-	1	.600**	.418**	.542**
Knowledge about Procedure	-	-	-	1	.430**	.404**
Easy Acquisition of Policy	-	-	-	-	1	.433**
Dealing with Complaints	-	-	-	-	-	1

Note: ** Denotes critical at 1% level

The connection coefficient between Perception on Explanation of various items and Ready for Clarification is 0.507, which show 50.0 rate positive connections between Perception on Explanation of various item and Perception on Ready for Clarification and is critical at 1%

level. The connection coefficient between Explanation of various item and Recommending Right Schemes is 0.460, which show 46.0 rate positive connections between Explanation of various item and Recommending Right Schemes and is critical at 1% level. The connection coefficient between Perception on Explanation of various items and Knowledge about Procedure is 0.642, which demonstrate 64.2 rate positive connections between Perception on Explanation of various item and Easy Acquisition of Policy and is huge at 1% level and also different variables are decidedly corresponded with one another.

SUGGESSTIONS

The policy holders coming from urban area were seen to have a low perceptual level compared to those coming from urban areas. Here also the major difference are again relating to the human factors like attitude of employees, level of knowledge and customer engagement.

Among the policy holders of different age groups there is difference in perception relating to the many factors of CRM. But as regard to the factor Knowledge of the employees the perception remains almost the same among all age groups. As regard to Overall CRM practices, the deviation in perception among the age group having more than 50 years of age is comparatively less while other age groups had more deviation within each group. Customer relationship the executives is the way to achievement in the current circumstance. As customer change their preferences of the insurance product time to time. Prior 1991 LIC is a single player in the insurance sectors nowadays so many private players, banks, and postal insurance is attracting to the customers. So LIC taking action regarding increase the awareness level new products of LIC, increase the customer knowledge to pay the premium amount through the online basis. Government launch new tax system (GST) this is creating trouble to the customer of LIC policy holders. Customer complaints reduce the interest of customer investing and taking the insurance policies from the LIC. So LIC taking steps to increase the knowledge level of employees to individual attention of policy holders need and preferences. The proper information or intimation given to the policy holders and better awareness activities provided to the customers of LIC policyholders.

CONCLUSION

In this study conclude that, the knowledge level of the employees in insurance companies towards CRM practices. These concept basis insurance companies are increasingly willing to use more new technologies based on the customer satisfaction. The knowledge level of the employees related factors are Explanation of different product, Ready for Clarification,

Recommending Right Schemes, Knowledge about Procedure, Easy Acquisition of Policy, Dealing with Complaints. The suggestion given by the researcher will definitely help the organization to maintain better satisfaction among customers and it help to maintain better satisfaction among the customers and its help to develop the industry. The idea given by the researcher will assist the association with keeping up with better fulfillment among customer and and its assistance to foster the business.

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