

**ELECTRONIC CUSTOMER RELATIONSHIP MANAGEMENT
(E-CRM) AND CUSTOMER LOYALTY: THE MEDIATING
ROLE OF CUSTOMER SATISFACTION IN THE BANKING
INDUSTRY: SPECIAL REFERENCE TO BATTICALOA**



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ABSTRACT

This study examined the impact of E-CRM on customer loyalty with the mediating effect of customer satisfaction in the banks. Customer satisfaction is important for loyalty because when the customers are satisfied with the services offered by their service providers, the relationship gets stronger, which further leads to positive word-of-mouth.

This study objectives are to identify the levels of E-CRM, customer loyalty and customer satisfaction, to identify the relationships among E-CRM on customer satisfaction and customer loyalty and to identify whether customer satisfaction mediates the relationship between E-CRM and customer loyalty of banks.

This study had quantitative approach and by using convenience sampling method the data was collected from 300 bank customers who were using E-CRM services from 6 different banks in Batticaloa. This study used Univariate, Bivariate, and Regression and Mediating analysis techniques in order to analyze the data and find the result of the objectives. The results revealed that E-CRM and customer satisfaction had a significant positive impact on customer loyalty, and also customer satisfaction partially mediated the relationship between E-CRM and customer loyalty. This study would offer useful acumen to both academicians and marketers and would help the bank managers to improve the quality of the services provided to their customers.

Keywords: *Banking Industry, Customer Loyalty, Customer Satisfaction, E-CRM*

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