



Social CRM Practices, Customer Experience and Customer Loyalty in Indian Banking: The Influence of Customer Engagement and Privacy Concerns

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Abstract

In the banking industry, Social Customer Relationship Management (Social CRM) is becoming a crucial aspect that enables financial institutions to build relationships with their customers through social media, enhance their customer experience, and maintain customer relationships. The study's focus was to explore the effect of connectedness, customer orientation, customer support, customer engagement and privacy concerns on the CRM experience and customer loyalty in the Indian banking industry. The research design was quantitative, cross sectional and secondary data, with 609 banking customers as the samples. Seven constructs were retained and composite scores were created for each of these constructs. Descriptive statistics, reliability assessment, Pearson correlation, multiple linear regression and multicollinearity diagnostics were performed, and robustness checks were performed. The results indicated that customer support had the highest level of association for the customer's experience with CRM, followed by customer orientation and connectedness, with privacy concerns having a negative association. The amount of variance in the outcome that could be attributed to the CRM experience model was 64.0%. Customer engagement proved the strongest predictor of customer loyalty, while customer orientation had a smaller, positive influence and privacy concerns had a negative impact. The model for customer loyalty accounted for 50.1% of the variation. The results reveal that different relationship mechanisms contribute to the development of CRM experience and customer loyalty. In the growing digital service landscape, banks should, therefore, integrate responsive customer support, customer-centric practices, engaging interaction and robust privacy protection to bolster customer relationships.

Keywords:

- Social CRM
- customer engagement
- customer experience
- customer loyalty
- privacy concerns
- Indian banking

1. Introduction

The rapid digitalization of financial services has transformed the ways in which banks interact with customers, manage relationships, and create long-term value. CRM has gradually evolved from traditional databases and transactional communications to digitally connected systems, engaging customer participation in real-time, social media, and interactive platforms. This shift is captured in the concept of Social Customer Relationship Management (Social CRM), which merges traditional CRM practices with the use of social technologies to better listen, engage, support, and respond to customers in a dynamic way. Thus, the traditional approach to CRM has shifted to understanding the role of customer interaction from simple information management to ongoing relationship-building and co-created customer experiences (Perez-Vega et al., 2022).

Social CRM is seen more as a managerial practice than as a mere technology application. It is dependent on how organizations engage customers, show customer orientation, enable engagement, and be responsive on digital channels. The results of the systematic research show that the usefulness of Social CRM capabilities for organizations is evident in the development of interactive relationships, the knowledge of customer expectations, and the improvement of communication through various touchpoints (Yasiukovich & Haddara, 2021). Other modern approaches also highlight the need for Social CRM to be integrated with technological tools, customer-oriented processes, company capabilities, and customer relationship management practices to achieve valuable customer results (Rostamzadeh et al., 2024).

In the banking sector, the developments are especially relevant as the relationship with a bank has become more numerous and more of it takes place through different digital contact points such as mobile applications, websites, social platforms, chat interfaces, etc. Under these circumstances, customers not only consider the functional value of financial services, but also the overall experience provided by responsiveness, personalization and communication, and ease of interaction. Electronic customer relationship management has been found to have a significant effect on bringing customer relationship management activities together with customer satisfaction and customer loyalty in the banking environment (Mokha & Kumar, 2022). Likewise, it has been noted that digital banking service quality is linked to increased customer loyalty when customers experience positive experiences and satisfaction with banking services (Arora and Banerji, 2024).

Banks cannot overlook the importance of customer loyalty as a strategic goal, as maintaining customer relationships can lead to relationship continuity, positive behavioural attitudes and long-term competitive success. The review of the literature for banking has revealed that loyalty is the result of interrelated factors such as service quality, trust, satisfaction, commitment, perceived value and customer experience (Kim et al., 2024). Meanwhile, younger and digital customers are increasingly demanding convenient, seamless, and personalized banking experiences, where digital interaction quality plays a vital role in customer relationship management strategies (Windasari et al., 2022).

Relationship marketing has also introduced the element of "customer engagement. Engagement is a measure of customers' psychological and behavioral reactions to firms beyond a transaction, measured from the active involvement of the customer. Kini et al. (2024) found that customer engagement behavior plays a significant role in fostering brand loyalty and improving customer-brand relationships through research in FinTech services. The quality of communication also has an effect as the perceptions of customers towards the quality of banking marketing communication can affect their assessment of banking relationship and their loyalty towards the service provider (Zephaniah et al., 2020).

While digital relationship management is beneficial, the increased utilization of customer data and social technologies has increased concerns around privacy and control of personal information. The balance of personalized engagement and responsible information practices is to be taken into account in the context of social CRM. From an empirical standpoint, it has been found that Social CRM can be considered as an organizational value and customer value, provided that the technological capabilities are complemented by good customer relationship practices and appropriate management of digital interactions (Mohammed et al., 2024). In Indian banking, there is a need for empirical research to understand the relationship between various social CRM practices with the customer experience and customer loyalty, while taking into account customer engagement, privacy concerns, etc.

Research Objectives

- 1.To examine the influence of connectedness, customer orientation, customer support, and privacy concerns on CRM experience among banking customers in India.
- 2.To assess the influence of customer engagement, customer orientation, and privacy concerns on customer loyalty in the Indian banking sector.
- 3.To evaluate the relative importance of Social CRM dimensions in explaining customer experience and customer loyalty.

2. Methodology

2.1 Research Design and Data Source

The study used a quantitative method based on a cross sectional secondary data research design to explore the relationship between Social Customer Relationship Management (Social CRM) practices, customer experience, customer engagement, privacy concerns and customer loyalty in the Indian banking system. The analysis was based on a publicly available dataset containing structured questionnaire responses from Indian banking customers regarding their perceptions and experiences of Social CRM practices (Thomas, 2024). The dataset provided an appropriate empirical basis for investigating customer-related outcomes within the banking context.

2.2 Sample and Study Variables

The sample made up of the responses received from 609 banking customer constituted the analytical sample for the study. The original dataset contained 44 questionnaire items measured on a seven-point response scale ranging from 1 to 7. In the present analysis, seven constructs were selected: connectedness, customer orientation, customer engagement, customer support, CRM experience, customer loyalty and privacy concerns. Connectedness was measured using three items (CONN1–CONN3), customer orientation using five items (CO1–CO5), customer engagement using six items (CE1–CE6), customer support using three items (CS1–CS3), CRM experience using six items (CEXP1–CEXP6), customer loyalty using five items (CL1–CL5), and privacy concerns using four items (PC1–PC4). Composite scores were calculated as the mean of the items representing each construct so that the original seven-point measurement scale was retained.

2.3 Data Screening and Reliability Assessment

Prior to statistical analysis the data were checked for missing data, for the presence of inconsistent responses, for duplicated response sets, and for inconsistencies at the item level. There were no missing values or out of range values found for the retained variables. All answers were within the expected range of 1–7.

Items were removed from the main analysis after item-level screening due to a number of advocacy items shared with the items of the customer orientation and customer support constructs, which resulted in the exclusion of the Customer Advocacy construct. Their presence might have led to artificially inflated associations and construct overlap. Thus, the analysis was conducted on the seven constructs left.

Cronbach's alpha was used to verify the internal consistency with a coefficient of 0.70 or higher. Reliability was examined separately for each construct prior to the composite scores for further analyses.

2.4 Statistical Analysis

Descriptive statistics was first computed to summarize the main study variables, which included means and standard deviations. Pearson correlation analysis was further used to explore the direction and intensity of relationships between the constructs retained.

Two models of multiple linear regression were estimated, according to the research purposes. The first model used was CRM experience as the dependent variable, and connectedness, customer orientation, customer support and privacy concerns were put as explanatory variables. This model explored the relationship between social CRM practices and perceptions of privacy and how they relate to customer experience.

The second model placed customer loyalty as the dependent variable and customer engagement, customer orientation and privacy concerns as the explanatory variables. The relative importance of engagement, customer orientation, and privacy concerns in customer loyalty was evaluated using this specification.

The coefficient of determination (R^2), the standardized regression coefficients, significance levels, and the overall significance of the model were used for evaluating the model performance. A p value less than 0.05 was considered to be statistically significant.

2.5 Diagnostic and Robustness Procedures

Multicollinearity was assessed using the Variance Inflation Factor (VIF) to ensure that excessive overlap among the explanatory variables did not distort the regression estimates. The major relationships were also explored for robustness with Spearman rank-order correlations, to test if the main relationships hold true for a non-parametric measure of association.

Heteroskedasticity-consistent HC3 robust standard errors were also used to test the stability of the coefficient significance under less restrictive variance assumptions where appropriate. Diagnostic and robustness procedures enhanced the reliability of the statistical interpretation.

3. Results

3.1 Descriptive Statistics and Reliability

A total of 609 banking customers have been included in the analysis. Table 1 shows descriptive statistics and the internal consistency estimates for the seven study constructs. CRM Experience recorded the highest mean score ($M = 5.041$, $SD = 1.057$), followed by Customer Orientation ($M = 5.013$, $SD = 1.126$), Customer Support ($M = 4.990$, $SD = 1.040$), and Connectedness ($M = 4.967$, $SD = 1.363$). The mean score was relatively high for Customer Loyalty ($M = 4.927$, $SD = 1.215$) while it was the lowest for Privacy Concerns ($M = 3.131$, $SD = 1.203$).

Internal consistency of all constructs that were retained was satisfactory. The internal consistency of the scales was high, as Cronbach's alpha coefficients ranged from 0.774 for Customer Support to 0.936 for Connectedness. Among the three scales, Customer Loyalty ($\alpha = 0.926$), Privacy Concerns ($\alpha = 0.908$) and CRM Experience ($\alpha = 0.900$) exhibited high reliability scores. All the coefficients in table 1 were greater than 0.70, the criterion used for the analysis, indicating that the scores of the composite constructs are appropriate for use in future analyses.

Table 1. Descriptive Statistics and Reliability of the Study Constructs

Construct	No. of Items	Mean	SD	Cronbach's α
Connectedness	3	4.967	1.363	0.936
Customer Orientation	5	5.013	1.126	0.889
Customer Engagement	6	4.782	1.127	0.886
Customer Support	3	4.990	1.040	0.774
CRM Experience	6	5.041	1.057	0.900
Customer Loyalty	5	4.927	1.215	0.926

Privacy Concerns	4	3.131	1.203	0.908
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3.2 Correlations among the Study Constructs

The Pearson correlation analysis in Table 2 showed that some of the study variables were significantly associated with each other. CRM Experience was strongly and positively correlated with Customer Orientation ($r = 0.714$, $p < .001$), Customer Support ($r = 0.713$, $p < .001$), and Connectedness ($r = 0.672$, $p < .001$). These findings suggest that the perceptions of the customer orientation, support and connectedness were more favourable and related to a more favourable customer relationship management (CRM) experience.

Customer Engagement had the highest correlation with Customer Loyalty ($r = 0.684$, $p < .001$). Privacy Concerns were negatively correlated with Customer Loyalty ($r = -0.348$, $p < .001$), Customer Engagement ($r = -0.273$, $p < .001$), and CRM Experience ($r = -0.204$, $p < .001$). Customer Orientation had a moderate positive correlation with Customer Loyalty ($r = 0.159$, $p < .001$), but the strength of the relationship was significantly lower than the relationship between Customer Engagement and Customer Loyalty. CRM Experience also showed a positive but weak relationship with Customer Loyalty ($r = 0.122$, $p = .002$).

Table 2. Pearson Correlations among the Study Constructs

Construct	1	2	3	4	5	6	7
1. Connectedness	1.000						
2. Customer Orientation	0.814***	1.000					
3. Customer Engagement	0.066	0.087*	1.000				
4. Customer Support	0.569***	0.642***	0.187***	1.000			
5. CRM Experience	0.672***	0.714***	0.088*	0.713***	1.000		
6. Customer Loyalty	0.105**	0.159***	0.684***	0.125**	0.122**	1.000	
7. Privacy Concerns	-0.146***	-0.161***	-0.273***	-0.144***	-0.204***	-0.348**	1.000

Note. N = 609. * $p < .05$; ** $p < .01$; *** $p < .001$.

3.3 Predictors of CRM Experience

The relationship between Connectedness, Customer Orientation, Customer Support, Privacy Concerns and CRM Experience were analyzed by using multiple linear regression. The regression model was statistically significant, $F(4, 604) = 268.20$, $p < .001$, and explained 64.0% of the variance in CRM Experience ($R^2 = 0.640$, adjusted $R^2 = 0.637$), as reported in Table 3.

Customer Support made the largest positive contribution to CRM Experience ($\beta = 0.412$, $p < .001$), followed by Customer Orientation ($\beta = 0.267$, $p < .001$) and Connectedness ($\beta = 0.210$, $p < .001$). CRM Experience was negatively

related with Privacy Concerns ($\beta = -0.071$, $p = .004$). Thus, the standardized coefficients show that Customer Support was the most significant predictor in the model. The relative strength and direction of these relationships is shown in Figure 1.

Table 3. Multiple Regression Analysis Predicting CRM Experience

Predictor	B	SE	Standardized β	t	p	VIF
Connectedness	0.163	0.033	0.210	4.966	<.001	2.992
Customer Orientation	0.251	0.043	0.267	5.887	<.001	3.452
Customer Support	0.419	0.033	0.412	12.840	<.001	1.725
Privacy Concerns	-0.063	0.022	-0.071	-2.872	.004	1.030

Model statistics: $R^2 = 0.640$; adjusted $R^2 = 0.637$; $F(4, 604) = 268.20$, $p < .001$.

Figure 1 further demonstrates the predominance of Customer Support in explaining CRM Experience. Customer Orientation and Connectedness also showed substantial positive coefficients, whereas Privacy Concerns displayed a comparatively small negative coefficient.

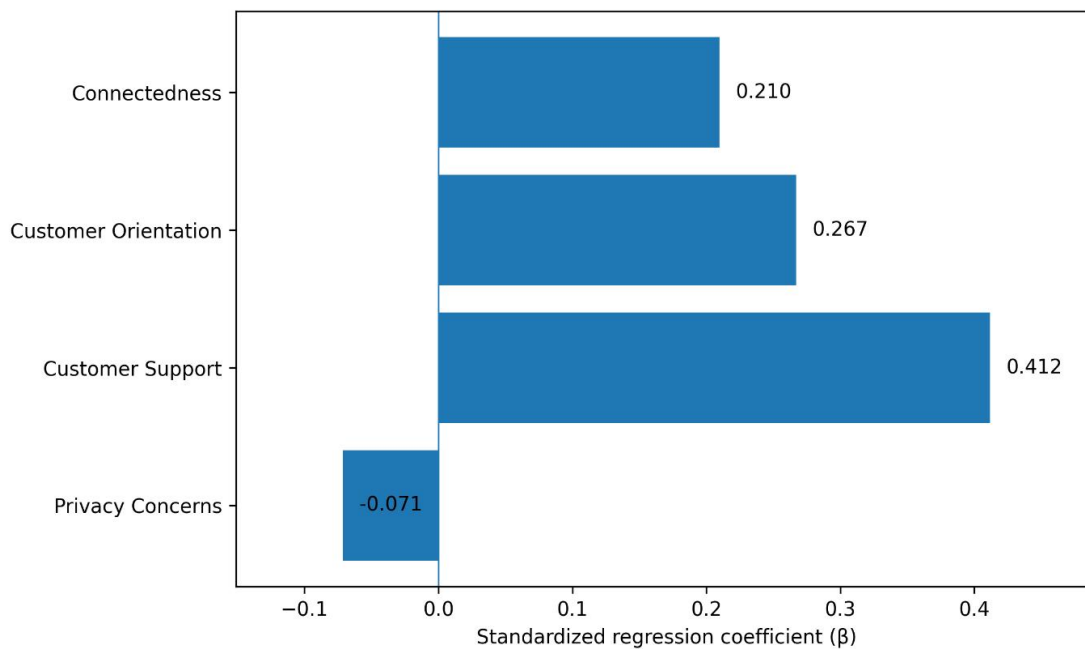


Figure 1. Standardized Regression Coefficients for Predictors of CRM Experience

3.4 Predictors of Customer Loyalty

A second multiple regression analysis examined Customer Engagement, Customer Orientation, and Privacy Concerns as predictors of Customer Loyalty. As presented in Table 4, the model was statistically significant, $F(3, 605) = 202.70$, $p < .001$, and accounted for 50.1% of the variance in Customer Loyalty ($R^2 = 0.501$, adjusted $R^2 = 0.499$).

Customer Engagement emerged as the strongest positive predictor of Customer Loyalty ($\beta = 0.633$, $p < .001$). Customer Orientation also showed a significant, although considerably smaller, positive association with Customer Loyalty ($\beta = 0.078$, $p = .008$). In contrast, Privacy Concerns were negatively associated with Customer Loyalty ($\beta = -0.163$, $p < .001$). Thus, greater customer engagement was associated with substantially stronger loyalty, while increased privacy concerns corresponded with lower levels of loyalty.

Table 4. Multiple Regression Analysis Predicting Customer Loyalty

Predictor	B	SE	Standardized β	t	P	VIF
Customer Engagement	0.682	0.032	0.633	21.174	<.001	1.082
Customer Orientation	0.084	0.031	0.078	2.662	.008	1.029
Privacy Concerns	-0.164	0.030	-0.163	-5.396	<.001	1.103

Model statistics: $R^2 = 0.501$; adjusted $R^2 = 0.499$; $F(3, 605) = 202.70$, $p < .001$.

As shown in Figure 2, Customer Engagement had a substantially larger standardized coefficient than the other predictors. Privacy Concerns represented the second-largest coefficient in absolute magnitude but operated in the negative direction, while Customer Orientation showed a comparatively modest positive association with loyalty.

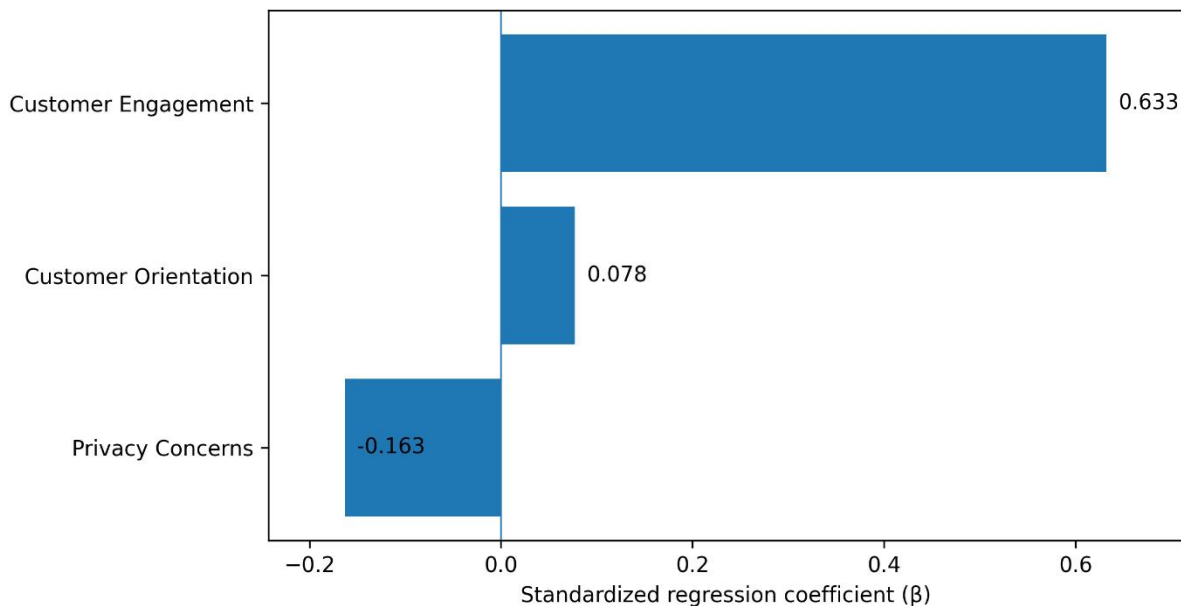


Figure 2. Standardized Regression Coefficients for Predictors of Customer Loyalty

3.5 Diagnostic and Robustness Analysis

The diagnostic results supported the adequacy of both regression models. Variance Inflation Factor values ranged from 1.030 to 3.452 in the CRM Experience model and from 1.029 to 1.103 in the Customer Loyalty model. These values indicated that multicollinearity was not sufficiently high to compromise interpretation of the regression coefficients.

The primary relationships remained consistent under Spearman rank-order correlation analysis. Customer Support maintained a strong positive association with CRM Experience ($\rho = 0.734$, $p < .001$), followed by Customer Orientation ($\rho = 0.700$, $p < .001$) and Connectedness ($\rho = 0.668$, $p < .001$). Customer Engagement remained strongly associated with Customer Loyalty ($\rho = 0.692$, $p < .001$), while Privacy Concerns remained negatively associated with Customer Loyalty ($\rho = -0.359$, $p < .001$).

The HC3 robust standard-error analysis produced the same substantive conclusions. Connectedness, Customer Orientation, Customer Support, and Privacy Concerns remained statistically significant in the CRM Experience model. Similarly, Customer Engagement, Customer Orientation, and Privacy Concerns remained significant in the Customer Loyalty model. Overall, the findings showed distinct patterns across the two customer outcomes: Customer Support, Customer Orientation, and Connectedness were particularly important in explaining CRM Experience, whereas Customer Engagement was the dominant predictor of Customer Loyalty, with Privacy Concerns showing a consistent negative association with both outcomes.

4. Discussion

The results indicate that Social CRM works on different, yet complementary, dimensions to influence the outcomes of

customers in the banking industry in India. The results indicated that the four factors of customer support, customer orientation, connectedness and privacy concerns accounted for a significant portion of variance in the CRM experience and that customer engagement, customer orientation and privacy concerns accounted for about 50% of the variance in the customer loyalty. The results suggest that not every aspect of Social CRM is equally impacting on the customer outcome. Rather, some dimensions seem to be more related to customers' current experience of relationship management, while others are more related to ongoing customer loyalty.

The most powerful indicator of the CRM experience was customer support. This indicates that customers appreciate the capability of banks to effectively respond to requests and solve issues and offer help in relationship management channels. Customers often engage with banks digitally without face-to-face interactions, and responsive support is a key aspect of their service experience. However, because of the strong link between support and CRM experience, it is clear that providing prompt, easy-to-reach support and resolving issues are crucial in determining customers' perceptions of their interaction with the bank. Evidence from digital banking in Northern India also suggests that responsiveness, reliability and other dimensions of service quality are important dimensions that influence customers' perceptions of service quality in banking (Kaur et al., 2021).

There was also a positive significant relationship between customer orientation and CRM experience. This discovery shows that clients will have a more positive view of their connection with a financial institution if they feel the institution understands their needs, values their preferences and is customer-centric. In this sense, customer orientation seems to emerge more as a form of organizational orientation, and is clearly evidenced in the customer's experience in service encounters. The outcome follows the philosophy of customer-centric banking that organizes the interactions and services from a customer point of view, not only the technological point of view. Customer centrality in digital financial relationships (Komulainen & Saraniemi, 2019) is key in the field of customer experience in mobile banking when services match customer needs, expectations and perceived value.

The other strong positive predictor was connectedness, but had a less robust impact on CRM experience than customer support and customer orientation. This means that ongoing and easy interactions with customers via digital and social media positively influence the experience of an interaction with the relationship. Information exchange, communication and interaction can be enhanced through Connectedness, helping customers to feel more connected with their financial service provider. Its relative low regression coefficient, though, indicates that having just a connection with customers isn't enough. The quality of the support and customer-focused orientation provided through those connections appears to matter more strongly for CRM experience.

The loyalty model produced a different pattern. The customer engagement was also highly significant for customer loyalty and was much greater than the standardized effect of customer orientation and/or privacy concerns. This result indicates that customers who are more actively involved, responsive, and psychologically connected with banking interactions are substantially more likely to report stronger loyalty. Thus, engagement seems to be one of the key mechanisms by which the relationship between an individual and a brand with digital touchpoints is transformed into lasting brand loyalty. Customer involvement is also known to enhance brand loyalty, as when customer relationships are viewed as credible and significant, previous research with retail banking customers also revealed (Kosiba et al., 2018). The present results underscore the need for shifting from a passive communication to interactive relationship-building activities, which foster customers' participation.

The close relationship between engagement and loyalty is also applicable to mobile and digitally-augmented banking. Interactive digital environments can give customers opportunities to respond, participate, communicate and receive a personalized service, which can increase the involvement with service providers. In fact, research on mobile banking applications has demonstrated that more interactive designs have proven to be more engaging for consumers, which makes for a more interactive design and responsive digital interface to influence consumer behavior (Shankar, 2021). For banks, it means that digital CRM strategies need to go beyond delivery of information and must facilitate interactive and meaningful two-way communications.

The feeling of privacy had a significant negative impact on the CRM experience and customer loyalty. The impact on CRM experience was relatively small, but the negative correlation with loyalty was higher, suggesting that privacy issues can have a negative impact on customers' loyalty to banks. This is the case especially since Social CRM relies a lot on the customer data, digital communication, personalization and technology enabled interaction. The advantages of personalized relationship management may be diminished when customers feel their data is being gathered too much, too little revealed, or comes with potential risks. Studies in the field of mobile banking in emerging economy contexts have also shown that customers' perceptions of invasiveness and privacy concerns can have adverse effects on their interactions with mobile financial services (Mgiba & Shukla, 2024).

Customer orientation was also found to be a positive influence on loyalty, but the results were not as strong as those for engagement. This indicates that when the company is customer-oriented, it helps build customer loyalty, but it doesn't guarantee customer attachment. Personalised attention and responsiveness can be appreciated but a sustained loyalty seems more dependent on whether they get actively involved in the bank. This is because the findings indicate that CRM experience and CRM loyalty are not the same. Support, orientation, connectedness were strongly related to CRM experience, while engagement was primarily related to loyalty.

The weak direct relationship between CRM experience and customer loyalty further supports this distinction. Desirable CRM experiences are beneficial, but, when considering customer engagement, orientation and perceptions of privacy, they do not necessarily lead to long-term loyalty. Thus, the findings indicate that banks need to adopt different approaches to customer experience management and customer loyalty because of the differences in customers. Enhancing customer support, customer orientation and connectedness could contribute to better CRM experience; while better engagement levels and decreasing privacy concerns could be more relevant to customer loyalty. The overall findings validate the need for a better balance in the social CRM strategy, with service geared toward customers, regular interaction, active engagement, and responsible management of customer information.

5. Conclusion

The study explored the relationship of social CRM practices on customer experience and customer loyalty in Indian Banking Sector in terms of connectedness, customer orientation, customer support, customer engagement and privacy concerns. The results make it clear that Social CRM does not have the same impact on all customer outcomes. Of all the factors in the study, customer support was the single most important factor associated with CRM experience, followed by customer orientation and connectedness, which highlighted the importance of responsive customer support, customer orientation, and continuous interaction in developing positive experiences around CRM. Privacy concerns were found to have a negative correlation with CRM experience and thus, customer perceptions of the use and protection of personal information could be a deterrent to digital CRM.

Customer loyalty displayed a distinct pattern. The stronger predictor was customer engagement, which had a significant association compared to the impact of customer orientation and privacy concerns. This underscores the need for active customers participation, interaction and involvement in the enhancement of long term banking relationships. This culture of transparency and responsibility in handling customer information is crucial given the negative impact of privacy concerns on loyalty. Customer orientation was also a factor positively affecting loyalty, albeit with a relatively low impact.

The conclusions have implications for the banking sector looking to improve customer relations via Social CRM. Responsive customer support, customer-focused communication, customer engagement through digital means, and robust privacy measures mark the top areas that banks should focus on. Managers should understand that there are different types of relationship mechanisms that affect customer experience and customer loyalty, and should not have a uniform CRM approach to these. In conclusion, the study shows that a balanced approach between service responsiveness, engagement, customer orientation, connectedness, and responsible data handling, are essential to create a more successful social CRM.

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