TABLE OF CONTENTS

		Pag
ACKNOWLEDGEMENTS		1
LIST OF TABLES		II
LIST OF FIGURES		v
ABSTRACT		
CHAPTER 1	INTRODUCTION	
1.1	Background	1
1.2	Purpose and Significance of the Study	2
1.3	Limitations of the Study	3
1.4	Organisation of the Study	3
CHAPTER 2	LITERATURE REVIEW	4
CHAPTER 3	RESEARCH METHODOLOGY	11
CHAPTER 4	RESEARCH ANALYSIS	17
4.1	Background Information	17
4.2	The Definition of CRM	19
4.3	Effective CRM Initiatives Towards the Banks' Profitability	23
4.4	The Facilities Available for an Effective CRM Programme	29
4.5	The Barriers in Implementing the CRM	35

4.6	The Benefits in Implementing the CRM Programme	41
4.7	Instruments that the Banks Could Use to Measure the Effectiveness of the CRM Programme	48
CHAPTER 5	CONCLUSION AND RECOMMENDATIONS	53
REFERENCES		60

APPENDIX A STANDARD QUESTIONNAIRE