

THREE DIMENSIONAL STUDY OF CROSS SELLING STRATEGIES OF COMMERCIAL BANKS IN INDIA

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ABSTRACT:

Banks are shifting from traditional intermediation functions to fee-generating activities like mutual funds, gold coins, life and non life insurance products. Cross-selling success is the challenge of generating, monitoring and reviewing effective cross-selling programs and then ensuring that employees implement them effectively. In order to increase sales sometimes banks makes their employees, the implementers of the cross selling strategies work so hard that the entire effort of cross selling loses its focus. The aim of this study is to trace the drift between revenue growth of banks through cross selling strategies and CRM and increasing sales pressure on bank employees.

KEYWORDS: Banc assurance, Customer Retention Management, Diversification, Retail banking, up selling, down selling.

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