Customer Relationship Management (CRM) Practices in Private Commercial Banks, Reasons behind emergence of CRM and Factors influencing long term relationship – A study w.r.t. Urban Bengaluru

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Abstract:

Purpose: The exigent intention of the present study is to know whether socio-economic profile of respondents impress the study on CRM in private commercial banks and to study customers views about banks, reasons behind the emergence of CRM, CRM practices and factors influencing long term relationship between people and banks. CRM is acquiring more attention as it is attracting and retaining the customers. CRM involves using technology to organise, automatic and synchronise sales, marketing customer service and technical support (Robert Shaw, 1999). For the banks to be successful in the intensively competitive environment they are bound to attach importance to customer satisfaction (DuyguKocoglu, 2012).

Approach: A questionnaire was superintended as schedule in order to avoid delay, non-response, silent reject and incompleteness. Respondents were met while they approached banks. 50 each respondents from ICICI bank, HDFC bank, Axis bank &KarurVysya bank were interviewed by the researcher. A total of 221 questionnaire were in the hand and out of this 200 were usable one and thus forms 90.5% success rate.

Findings: The study found the presence of significant variation in the socio economic characteristics and high degree of relationship. Customers views about CRM contains that private banks are more reliable and uses easy-to-understand language while delivering service. Reasons behind the emergence of CRM in banks include customer satisfaction and loyalty. The study also found providing greater value for money, and security of funds as the CRM practices in private commercial banks at Bengaluru. The study further also found strategies like art of retaining the customers and a clear developed private policy as the factors influencing long term relationship between private banks and customers.

Keywords: Competition, survival, loyalty, retain, acquire, service, speed, personal contact, mobile banking, quality, bench making.

Introduction:

CRM in the banking sector involves reading the consumer changing demands and creating service to satisfy the needs (Durga et al., 2022). Today many business corporation like banks, insurance companies and other service providers realise the significance of CRM and its potential assisting corporations acquire new customers and retain the present customers to maximise their lifetime values. Private commercial banks in Bengaluru have realised the significance of CRM and introduced innovative measures in order to acquire and retain the existing customers. CRM is a business model that aligns product and sales strategic with needs of customers (Sampath et al., 2014). It is a process aimed at collecting customer data, find profiles of customers and use the customer knowledge in specific marketing activities (Anu Putney et al., 2013). A greater focus on CRM is the only way by which banking industry can protect its market share and boost growth (Durga et al., 2022). The demands for innovative products is widening and hence the entire services of the banks is now metamorphosed to become customer centric (Murugan et al. 2011). CRM helps to build customer base through IT and helps in the building of long term relationship and sustainability. CRM can be felt as a process geared towards increasing the value of a customer life time (Farress, P. 2001). Despite introduction of services like mobile banking, internet, reduction in the transaction cost, increased speed of service sustainability customer relationship is still one of the crucial issue in banking sector (Ndubisi, et al., 2007). CRM should benefit customer for a long term period (Dimitriadis,2011).

Statement of the problem

Customer satisfaction drives customers loyalty. Innumerable banks follow offering products and services of the same quality and at the similar price interval makes it difficult for the banks to secure customer satisfaction. (DuyguKocoglu, 2012). The 1990s witnessed that customers exercising their power and any errors occurred in the process of rendering service the banks have to pay price for the same. The banks then, understood to listen to their customers in order to stay in the market. After 2000 customers of banks became more powerful and effective against the enterprise. Consumer attraction and their retention has become more complex now-a-days and banks have started to introduce innovative products and service in order to satisfy the consumer demands. A good CRM achieves good relationship with customers and allows critical branch expansion all over the nation. Customers who are satisfied are less likely to switch over to other rival banks.

Review of Literature:

Ashok Kumar, T. et al. (2017) in their research work found that the modern approaches to implement CRM practices in the banking sector should focus on essential insight into the relationship management. The main purpose of their work was to analyze the factors influencing overall customer satisfaction towards the CRM. The collected data was analyzed by using different quantitative techniques and the outcome of the study reveals that the commercial banks are considering CRM with the concept of maintenance of good relationship.

Maria and George (2018) examine a number of variables, which represent characteristics of the customers and of the offered services and products. By using life tables, it predicts the contribution of each separate factor in customersswitching behavior indifferent periods of time. A hazard proportional model is built to decide the risk of churn behavior, which is the end result of all examined factors. the result reveal a significant implication for enlarging the duration of the relationships among the customers of the bank.

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Anis Ali et.al. (2017) found in their research work that mostly customers are satisfied with the banking services but some low satisfaction regarding the responsiveness and individual attention of customers by the banks employees. Customers are dissatisfied because of nature and behaviour of the banking employees. Further, they have stated that there is discrimination in behaviour of employees according to the profession of the customers. The customers are facing problems due to shortage of staff or staff should be behaviourally equipped with to satisfy the needs of customers to increase customer satisfaction.

Shailaja Pal (2018) stated that it CRM is to deliver service and stood by its expectations, it should play an integrative role within the bank and ensure that all process are integrated in the bank strategy, which is far from reality in the study above. The key drivers to customer loyalty are, efficient complaint resolution, superior quality service and positive staff attitude. The researcher suggested that a proper strategic alliance between various partners in the process of implemented in good faith and spirit so as to derive customer delight.

Kalaiarasi et al. (2019) expressed that CRM in banks helps in changing processes in business and also changes the structure and culture of the organisation. CRM enables customer segmentation and capable of customise banking products and services. The acquisition of customers and their retention are well impressed by CRM. The authors suggested that Indian banking sector should adopt suitable marketing strategy and also constantly introduce the new services for the growth of the banks.

Source: Author's Creation
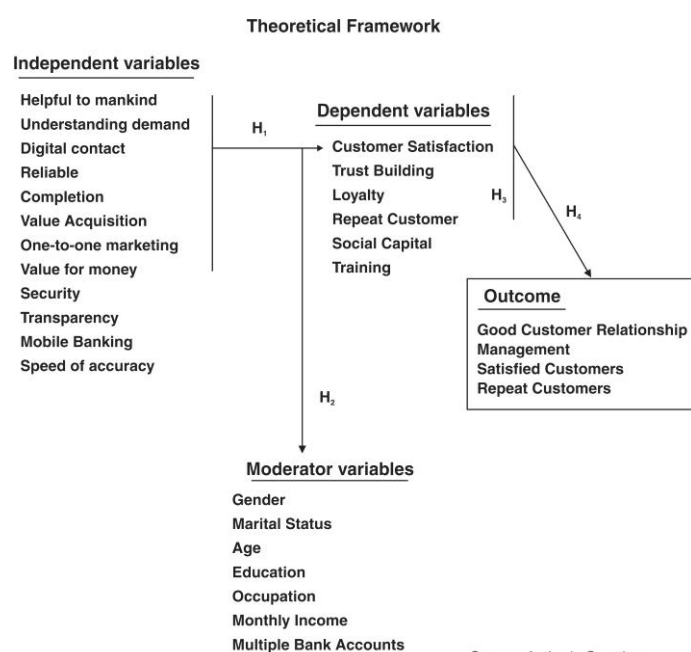
Objectives of the study

1. To analyse the socio economic factors impacting the study on CRM and customer loyalty.
2. To study customers views about private commercial banks.
3. To analyse the reasons behind the emergence of CRM in banks.
4. To study CRM practices in private commercial banks.
5. To analyse the factors influencing long term relationship between customers and private commercial banks.

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Hypotheses of the study

1. There exists no significant of variation in the socio economic characteristics of the data impacting the study.
2. There are no views about commercial banks by the customers.
3. There are no reasons behind the emergence of CRM in banks.
4. There is no practices of CRM followed in private banks.
5. There are no factors influencing long term relationship between customers and banks.

Research questions

1. What are the reasons behind the socio economic factors not impacting on the study?
2. What are the views of customers about private commercial banks?
3. What are the reasons behind the emergence of CRM practices?
4. What are the CRM practices in private commercial banks?
5. Which factors affect long term relationship between customers in banks and private commercial banks?

Research Methodology

It is a way to systematically solve the research problem. It is a science of studying how research is done scientifically. Research methodology defines the different steps that are generally followed by a researcher in studying the concerned research problem. The present study on CRM and CRM practices in private commercial banks, reasons behind the emergence of CRM in banks and customer views about private banks has been taken with an academic interest and with the inspiration of different experts who have contributed their best to the CRM in the private banks. Data collated for the present study in a national setting and interview with banks customers was conducted at the right occasion.

Questionnaire Design:

A well manageable close ended questionnaire with suitable options varying from "strongly agree to somewhat agree", 3 point Likert scale questionnaire was administered as schedule in order to avoid non response, delay and incompleteness. The questions included in the questionnaire were pretested for validity and arranged in a logical order and serially numbered. Likert scale was preferred to place the bipolar opinions of respondents.

Participants:

The participants in the study belong to urban Bengaluru. The participants of the study are agriculturists, employees, business people, self employed, professionals and home makers.

Sample and sampling technique:

The present study depended on convenient sampling technique and the sample is fixed at 200. There were 210 questionnaires in the hand and out of this 200 were usable one forming 95.23% success rate. The areas covered in the Bengaluru include Gandhinagar, Malleshwaram, Indiranagar, Yelahanka both old and new towns.

Method of Analysis: To measure the customers views about private banks Kendall's co-efficient of concordance technique was adopted, and to measure the reasons behind the emergence of CRM in banks ANOVA statistical tool was performed. Further, the study adopts Garrett Ranking technique to measure the CRM practices in private commercial banks. To study the impact of socio economic characteristics chi-square and contingency co-efficient were performed to measure the significant variation and degree of relationship between the two variables.

Limitations:

1. The study is confined only to Urban Bengaluru selected areas.
2. The data was collected in a limited time.
3. Any generalisation of the present study requires details study.

Variables under study

The study on customer relationship management as dependent variables which is impressed by a multiple number of dependent variables. All the demographic profile of respondents becomes the moderation variables customer views. Reasons behind the emergence of CRM in banks, CRM practices, factors driving long term relationship becomes independent study. Customer relationship management is depended upon innumerable factors becomes dependent variable. The outcome of the study is customer satisfaction and loyalty.

The extent of long term Relationship Index is derived and stated below.

$$LTRI = LTRI_{SA} + LTRI_{A} + LTRI_{SWA}$$

Where in $LTRI_{SA}$ = Total number of respondents expressed strongly agree in making extent of driving CRM activities.

$LTRI_{A}$ = The respondents who expressed agree in making the extent of driving CRM activities.

$LTRI_{SWA}$ = The respondents who expressed somewhat agree in making the extent of driving CRM activities.

Data presentation and analysis: Demographic profile of respondents – A

The relevant socio-economic characteristics like gender, marital status, age, education, occupation, monthly income, bank account in different branches were studied in order to know the variation among demographics.

Research Question No. 1: What are the reasons behind the socio economic factors for not impacting on the study.

Hypotheses No. 1 : H_o : There exists no significant variation in the data on CRM and CRM practices.

H_1 : There exists significant variation in the data and socio-economic factors are impacting on the study.

Table – 1 reveals data about socio-economic factors influencing CRM and CRM practices in the private commercial banks. There are 168 males and 32 females, and out of 200 respondents 182 are married and 18 remained single. The age data reveals that 70 belongs 41-50 years, 48 to the 51-60 years, 30 to the 31-40 years, 22 to the 21-30 years and 20 belongs to the age group of more than 61 years.Out of 200 respondents 70 are degree holders, 47 are professionals, 32 completed PUC, 23 PG degree holders. The occupation detail reveals that 88 owe working in the private sectors, 35 employed in government service, 25 doing business, 20 agriculture, 15 homemakers and 12 professionals and 5 self employed. 68 respondents are getting monthly income in the range or 31K – 40K, 40 in between 41K – 50K, 25 each in between 11K – 20K and 51 – 60K. 20 are getting monthly income in between 21K – 30K. 38 are having multiple bank accounts and 162 do not have multiple accounts and 122 respondents are having less than 5 year relationship followed by 38 in between 6 – 10 years and 40 are related to the >10 years. All the socio-economic characteristics are showing significant variation with high degree of relationship.

Data presentation and Analysis B:

Research question No. 2: What are the views of customers about private commercial banks?

Hypotheses No. 2 : H$_0$: There exist no significant variation in the views of customers about private commercial banks.

H1: There exist significant variation in the views expressed by customers about private commercial banks.

Table - 2 reveal data about customers views about private commercial banks. 140 respondents out of 200 strongly agree followed by 40 agree and 20 somewhat agree. Out of 140 who said strongly agree, 22 spoke about private banks are more reliable, 20 expressed about uses easy to understand language while delivering service, 18 felt about follows different approach competitively in making good relationship with customers. 14 about private banks are more reliable. Out of 40 who said agree, 14 targeted about private banks are more reliable, 6 spoke about uses easy-to-understand language while delivering service and 5 spoke about different approach competitively in making good relationship with customers and 4 pointed at private banks meet customers needs with innovative products and services. Out of 20 who said somewhat agree 6 expressed about private banks are more reliable and 4 defined about uses easy-to-understand language while delivering service. 'W' fails to accept H$_0$ and accepts H$_1$ and here it is concluded that there exist highest relationship between customers views and commercial banks.

Research question No. 3 : What are the reasons behind the emergence of CRM practices.

Hypotheses No. 3 : H$_0$: There is no reasons behind the emergence of CRM practices.

H$_1$: There are reasons behind the emergence of CRM practices.

Table – 3 highlights data about the reasons behind the emergence of CRM in banks. 150 respondents out of 200 expressed strongly agree, 36 stated agree and 14 stated somewhat agree. Out of 150 respondents who stated strongly agree, 45 reported about customer satisfaction and loyalty acquiring significance, 38 reported customer value acquired importance, 25 are of the opinion that intensive competition and development in communication and 15 said that mass marketing has become more costly. Out of 36 who said agree 13 spoke about customer satisfaction and loyalty acquiring significance, 10 reported that customer value acquired importance and 4 each said about that intensive competition and development in communication and customer value

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acquired importance. Out of 14 who expressed somewhat agree 6 spoke about customer satisfaction and loyalty acquiring significance and 3 are of the opinion that customer value acquired importance. ANOVA fails to accept Ho and accepts H1 and hence it is concluded that there exists significant variation n the data.

Research question No. 4 : What are the CRM practices in private commercial banks?

Hypotheses No. 4 : H_0 : There are no practices of CRM followed in private banks.

H_1 : There exists significant variation in the data and there exist CRM practices in private commercial banks.

Table – 4 reveals data about CRM practices in private commercial banks. To measure the CRM practices in private commercial banks Garrette Ranking Technique was performed. Using the formula $100 (R_{ij} - 0.5) / N_j$ the calculated per cent values are obtained and further these calculated are referred to Garrett Ranking Conversion Table get Garrett values. The total of 'fx' is divided by the 'N' to get mean score. Based on the strength of meanscore ranks are awarded. Accordingly the first rank was awarded to providing greater value for money, the second rank was awarded to security of funds and the third rank was awarded to transparency in banking services. The remaining practices are ranked as per the strength of the mean score.

Research question No. 5: What are factors influencing long term relationship between private banks and customers?

Hypotheses No. 5 : H_1: There exist no significant variation in the factors influencing long term relationship.

H_1 : There exists significant variation in the data and factors are driving long term relationship.

Table – 5reveals data about factors influencing long term relationship between customers and private commercial banks. To measure the impact of CRM on long term relationship long Term Relationship Index (LTRI) was constructed and performed. To study the variability in the factors impacting x^2 was performed and contingency coefficient reveals about the degree of relationship between the two variables. Factors impacting long term relation measured by applying 3 point Likert scale and the frequencies are multiplied the sum of such multiplication is defined as LTRI. Based on the strength of LTRI ranks are awarded. The first rank was given to art of retaining the customers, the second rank was given to a well clear developed privacy policy, the third rank was given to quick service.The x^2 tool reveals about significant variation in the factors influencing long term relationship and contingency coefficient shows about high degree of relationship between the variables.

Discussion and conclusion:

The main intention of the present study is to know whether the socio economic factors impress on the study of CRM. Further, study was conducted to gather customers views about private commercial banks, to study reasons behind the emergence of CRM in banks, to study CRM practices in private commercial banks and to study factors influencing long term relationship between customers and private banks. All the demographic of the study reveals about significant relationship with high degree of relationship between the two variables. The study reveals about customers views about private commercial banks and they include that private banks are more reliable and uses easy-to-understand and language while delivering service. The reasons behind the

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emergency of CRM in banks are customer satisfaction and loyalty acquiring significance and customer value acquired importance. Further, the study reveals about CRM practices in private commercial banks and they include providing greater value for money, security of funds and factors influencing long term relationship between private banks and customers. Survey technique was followed and the respondents were met and the required data was collated. The respondent belongs to the Urban Bengaluru selected areas. The findings of the study is presented, analysed and discussed by using appropriate quantitative technique x^2, contingency co-efficient, weighted average ANOVA, Kendall's co-efficient concordance, Garrett Ranking Technique and long term relationship Index.

Conclusion:

CRM play a significant role in the delivery of innovative services to the modern bank customers. It is required in the banking sector to sustain market share in the banking business. Bengaluru of late nicknamed as "Science City" and popular IT hub at the global level. CRM is a powerful strategy helps the bankers to know quickly and directly improve customer satisfaction. The study found demographics of respondents impacting significantly as they vary and further shows high degree of relationship between characteristics and CRM. Customers views reveals that private banks are more reliable and uses easy to understand language while delivering service. The study found customer satisfaction and loyalty are acquiring significance and customer value factors are the strong reasons behind the emergence of CRM in private banks. The study also found that providing greater value for money and security of funds are the CRM practices. Further, the study also found factors like art of retaining the customers and a clear developed privacy policy are the factors influencing long term relationship between customers and private commercial banks.

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Table – 1 : Socio-economic characteristics of respondents

Socio economic characteristics	x^2	TV@0.05	df	result of x^2	"c"	Result of 'C'
Gender	92.48	3.841	1	Significant	0.56	High Degree
Marital status	134.48	3.841	1	Significant	0.63	High Degree
Age in years	72.65	11.070	5	Significant	0.51	High Degree
Education	72.59	11.070	5	Significant	0.51	High Degree
Occupation	163.59	12.592	6	Significant	0.51	High Degree
Monthly income	86.73	12.592	6	Significant	0.55	High Degree
Bank account in different banks	76.44	3.841	1	Significant	0.52	High Degree
Relation with bank (in years)	68.91	5.991	2	Significant	0.50	High Degree

Source : Field Survey

Note : x^2 = chi-square

'c' = $\sqrt{(x^2 / x^2 + N)}$
Where 'c' = contingency coefficient
N = Number of observations
When the value 'c' is equal or near 1, it means there is high degree of association between attributes. Contingency co-efficient will always to be less than 1. High degree is considered here if 'c' is 0.50 and above.

Table-2 : Customers views about private commercial banks

Factors driving views about private commercial banks	SA	A	SWA	RT	RT²
Private banks are helpful and kindness	12	2	1	15	225
Private banks understand customers demand quickly and fulfil them immediately	11	2	1	14	196
Uses easy to understand language while delivery service	20	6	4	30	900
Digital contact to inform about new campaigns and products	14	2	2	18	324
Follows different approach competitively in making good relationships with customers	18	5	1	24	576
Banks gathers information about customers	11	2	-	13	164
Private banks are more reliable	22	14	6	42	1764
Private banks meet the customer needs with innovative products and services	14	4	2	20	400
Employees understands the customers better	10	2	2	14	196
Customers are loyal to the banks	8	1	1	10	100
Total	140	40	20	200	4850

Source : Field Survey

Note : SA - Strongly Agree, A - Agree, SWA - Somewhat Agree, RT - Row Total
SSR = $\Sigma RT^2 - (\Sigma RT)^2 / N$

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$$= 4850 - (200)^2 / 10 = 4850 - 4000 = 850$$

Use the sum of squares (SSR) in the following formula to obtain Kendall's W.

$W = 12 \times SSR / K^2 N (N^2 - 1)$
$\quad = 12 \times 850 / 9 \times 10 (10 \times 10 - 1)$
$\quad = 10200 / 8910 = 1.44$

Test the significance of "W" by using the chi-square statistic.

$x^2 = k (n-1) w$
$\quad = 3 (10-1) 1.44$
$\quad = 3 \times 9 \times 1.44 = 38.88$

Decision : At 9d.f. with 0.05 level of significance the TV = 18.307. The calculated value being 38.88 higher than the critical table value and hence 'w' fails to accept H_o and accepts H_1. Therefore it is concluded that there exist significant relationship between.

Table – 3 : Reasons behind the emergence of CRM in banks

Factors driving emergence of CRM	SA	A	SWA	T
Intensive competition and development in communication	25	4	2	31
Customer satisfaction and loyalty acquiring significance	45	13	6	64
Mass marketing has become more costly	15	3	-	18
Customer share has gained importance	16	2	1	19
Customer value acquired importance	38	10	3	51
One-to-one marketing has gained importance	11	4	2	17
Total	150	36	14	200

Source : Field Survey

Hypotheses

H_o	There exist no significant variation in the data	Reject
H_1	There exist significant variation in the data	Accept

ANOVA Table

Source of variation	SS	df	MS	F-ratio	5% limit From F-Table
Between the sample	1776.79	(3-1) = 2	1776.79 / 2 = 888.395	888.395 / 59.1851 = 15.01	
Within the sample	1065.3334	(21-3) = 18	1065.3334/18 = 59.1851		(2, 18) = 3.55
Total		(21-1) = 20			

Source : Field Survey

ANOVA Analysis : The calculated value being is 15.01 and higher than the TV = 3.55 @ 5% level of significance with df v1 = 2 and v2 = 18, ANOVA fails to accept H0 and accepts H1 and therefore it is concluded there exist significant relation between factors driving emergence of CRM and CRM.

Table – 4 :CRM practices in private commercial banks – Garrett Ranking Technique

Practices	Scale	Scale & Scale Value of ranks												T	MS	R
		I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII			
	Value-x	83	73	68	61	56	52	48	44	39	34	27	17			
Providing greater value for money	f	62	50	45	10	5	7	6	4	5	2	3	1	200		
	fx	5146	3650	3060	610	280	364	288	176	195	68	81	17	13985	69.92	I
Bench mark services against services	f	42	45	38	18	15	9	9	8	7	6	2	1	200		
	fx	3486	3285	2584	1098	840	468	432	352	273	204	54	17	13093	65.47	IX
Transparency in banking services	f	60	47	45	12	8	7	6	7	4	2	1	1	200		
	fx	4980	3431	3060	732	448	364	288	308	156	68	27	17	13879	69.39	III
Security of funds	f	64	49	43	10	5	6	7	5	4	2	3	2	200		
	fx	5312	3577	2924	610	280	312	336	220	156	68	81	34	13910	69.55	II
Employees communicating effectively and efficiently	f	57	40	37	25	10	6	6	5	4	2	3	5	200		
	fx	4731	2920	2516	1525	560	312	288	220	156	68	81	85	13462	67.31	VII
Good services to retain existing customers	f	51	50	25	18	14	10	9	5	6	4	3	5	200		
	fx	4233	3650	1700	1098	784	520	432	220	234	136	81	85	13173	65.87	X
Availability of senior managers	f	58	51	35	15	11	5	7	5	4	2	3	4	200		
	fx	4814	3723	2380	915	616	260	336	220	156	68	81	68	13637	68.19	V
Display of positive attitude	f	56	51	29	19	7	8	9	6	5	4	4	2	200		
	fx	4648	3723	1972	1159	392	416	432	264	195	136	108	34	13479	67.39	VI
Committed employees	f	60	54	22	21	12	8	7	6	4	3	1	2	200		
	fx	4980	3942	1496	1281	672	416	336	264	156	102	27	34	13706	68.53	IV
Visually appealing physical facilities	f	38	25	24	20	22	18	15	10	9	8	6	5	200		
	fx	3154	1825	1632	1220	1232	936	720	440	351	272	162	85	12029	60.14	XII
Influencing client and bank relationship	f	48	45	25	22	10	12	8	8	7	6	5	4	200		
	fx	3984	3285	1700	1342	560	624	384	352	273	204	135	68	12911	64.56	XI
More quality with more interaction with clients	f	51	44	38	22	11	9	8	5	4	5	2	1	200		
	fx	4233	3212	2584	1342	616	468	384	220	156	170	54	17	13456	67.28	VIII

Source : Field Survey
Note : Mean Score = Total Score / No. of respondents

Table – 5 : Factors influencing long term relationship between private banks and customers

Strategies of influencing long term relationship	Extent of factors impact long term relationship			LTRI	R	x²	TV @ 5%	df	Result of x²	"c"	Result of C
	SA	A	SWA								
Mobile banking	169	22	9	556	VI	236.87	5.991	2	Significant	0.73	High Degree
	507	44	9								
Customer satisfaction	168	20	12	556	IV	231.50	5.991	2	Significant	0.73	High Degree
	504	60	12								
Art of retaining the customers	174	21	5	569	I	261.11	5.991	2	Significant	0.75	High Degree
	522	42	5								

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				LTRI	R		5.991	df			
Establishing personal contact	160	32	8	552	VI	200.30	5.991	2	Significant	0.70	High Degree
	480	64	8								
Response to need	150	30	20	530	XI	156.99	5.991	2	Significant	0.66	High Degree
	450	60	20								
Customers believing the banks	163	19	18	545	VII	208.80	5.991	2	Significant	0.71	High Degree
	489	38	18								
Use of effective communicate tools	154	34	12	542	IX	175.23	5.991	2	Significant	0.68	High Degree
	462	68	12								
Customers knowledge of bank products and services	161	21	18	543	XII	200.80	5.991	2	Significant	0.70	High Degree
	483	42	18								
Speed of accuracy	151	27	22	529	XI	160.20	5.991	2	Significant	0.67	High Degree
	453	54	22								
Service staff	145	30	25	520	XII	138.24	5.991	2	Significant	0.63	High Degree
	435	60	25								
Ability of banks to meet customer needs	160	22	18	542	IX	196.11	5.991	2	Significant	0.70	High Degree
	480	44	18								
Quick service	173	20	7	566	III	255.65	5.991	2	Significant	0.74	High Degree
	519	40	7								
A clear developed privacy policy	175	18	7	568	II	264.95	5.991	2	Significant	0.75	High Degree
	525	36	7								

Source :
LTRI = Long Term Relationship Index
R = Rank
df = degree of freedom

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