

# A COMPARATIVE STUDY OF CROSS-SELLING PRACTICES IN PUBLIC SECTOR AND PRIVATE SECTOR BANKS IN MYSORE

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## ABSTRACT

*The study focuses on comparing the cross-selling practices in public sector and private sector banks in Mysore. The study is been conducted to identify the existing cross-selling practices in public and private sector banks and to know the hurdles faced by banks in cross-selling and initiatives taken by banks for improving effectiveness of cross-selling. The study was limited to bank employees indulging in cross-selling practices across the banks in Mysore. A total of 6 banks were considered; 3 from public sector and 3 from private sector banks. The number of employees who were questioned were totally 90. The banks were chosen after studying the background of the banks. The study provided various details like banks perceived benefits, the initiatives taken, the hurdles faced and the effectiveness.*

**Keywords:** Cross-selling practices, effectiveness of cross-selling, public sector and private sector banks in Mysore

## INTRODUCTION

Cross-selling is selling new products to existing customers has long been on most banks' agenda and has been constantly discussed in various internal/external meetings. Yet historically, few banks have had significant cross-selling success. When establishing cross-selling strategies, banks must remember that the ultimate goal is improving the bottom line.

Selling of banks products/services to an already existing customer—is the broad definition of what cross sell means. It can be selling an existing checking account customer a credit card or selling an existing credit card customer a mortgage. Banks have been using cross selling as a marketing approach to expand their footprint and also increase their customer base.

Every bank has its own logic of how many relationships it would like to have with its customers. The more relationships the bank has with a customer is tantamount to one having a better wallet share of the customer. More spends on all the products of the bank leads to better top- and bottom-line performance. Conversely in pursuit of selling newer products to existing customers, banks tend to forget that profitability of a customer is very important aspect and just not addition of another product. If banks tend to attract customers with free checking in the hope of getting other business from those customers and if this does not

happen then the purpose behind cross-selling is defeated. As well, some banks forget that the objective was profit—not a higher cross-sell. Many tactics merely increase cross-sell—not profit. Offering discounts for additional products and services, but at the cost of forgone revenue, results in losses.

Cross-selling comes with its advantages, of course. It considerably reduces customer acquisition costs, servicing, and marketing and communication costs and thereby substantially increases spread for banks. It is well understood and key finding that greater the number of products held by customer leads to an increased probability of retention.

Successful cross-selling requires that banks understand what their customers need and that the bank keep track of their interaction via phone banking, web, walk in, etc. Just making phone calls to sell loans or plastic cards that the customer does not desire may often end up annoying him. These practices are different among private and public sector banks.

Therefore it has been found that there exists difference in the cross-selling practices between public sector and private sector banks, which has lead to the study.

### Variables

The construct of variables to consider in the study are perceived benefits, initiatives, effectiveness and hurdles.

- **Perceived benefit:** The benefits which have been perceived by the bank with regard to cross-selling (retaining customers, Employee engagement, increase customer base.).
- **Initiatives:** The new measure/introductory steps taken by the banks to improve the cross-selling practices and the efficiency/performance of the employees in cross-selling.(Training to employees of the bank, advisory services to customers)
- **Effectiveness:** This is best described as the cross-selling standard achieved having knowledge and data base with regard to customers and being rewarded on the standard achieved. (Incentives, monitoring, relationship among subsidiaries )
- **Hurdles:** Obstacles faced by the banks in effective cross-selling.(Aggressive cross selling, irate customers.)

### LITERATURE REVIEW

**Wagner A. Kamakuraa,\***, **Michel Wedelb,c**, **Fernando de Rosad**, **Jose Afonso Mazzone**. Cross-selling pertains to efforts to increase the number of products or services that a customer uses within a firm. Cross-selling products and services to current customers has lower associated cost than acquiring new customers, because the firm already has some relationship with the customer. A proper implementation of cross-selling can only be achieved if there is an information infrastructure that allows managers to offer customers products and services that tap into their needs, but have not been sold to them yet.

A mixed data factor analyser is proposed that combines information from a survey with data from the customer database on service usage and transaction volume, to make probabilistic predictions of ownership of services with the service provider and with competitors.

This data-augmentation tool is more flexible in dealing with the type of data that are usually present in transaction databases. We test the proposed model using survey and transaction data from a large commercial bank. We assume four different types of distributions for the data: Bernoulli for binary service usage items, rank-order binomial for satisfaction rankings, Poisson for service usage frequency, and normal for transaction volumes. We estimate the model using simulated likelihood (SML). The graphical representation of the weights produced by the model provides managers with the opportunity to quickly identify cross-selling opportunities.

We exemplify this and show the predictive validity of the model on a hold-out sample of customers, where survey data on service usage with competitors is lacking. We use Gini concentration coefficients to summarize power curves of prediction, which reveals that our model outperforms a competing latent trait model on the majority of service predictions.

CRM tools for forging stronger relationships with customers is cross-selling. As a customer acquires additional services or products from a vendor, the number of points where customer and vendor connect increases, leading to a higher switching cost to the customer.

Another important benefit of cross-selling, not as immediately visible as the increase in customer switching costs, is that it allows the firm to learn more about the customer's preferences and buying behaviour, thereby increasing its ability to satisfy the customer's needs more effectively than competitors.

**Shibo Li, Baohong Sun and Ronald T. Wilcox** This commonly observed situation offers significant opportunities for companies carrying multiple products and services to “cross-sell” other products and services to their existing customer base. In addition, their purpose is to predict what type of consumer is more beneficial to target in the future rather than when an individual should be targeted. This was the main objective of this study. The sample size considered in this study is 20 financial products, 1201 randomly selected households. The methodology adopted was descriptive in nature. This research developed a model useful for predicting product and service acquisition in markets where consumers have sequentially ordered demands. Our model was designed to leverage these reoccurring purchase patterns and in so doing increase the predictive accuracy of our attempts to model product and service choice. We demonstrated our approach on data collected from a large Midwestern bank and found that including these proposed effects significantly improved predictive performance. We expect that there are many other service environments in which including information on natural ordering would yield valuable insights.

**Wittmann, Georg, ibi research at the University of Regensburg, Universitätsstrasse 31, 93040 Regensburg, Germany.** The main objective of the study was to find the factors influence the cross-selling potential of SME customers and how can it be measured? The keywords used in the study are E-Banking, Cross-Selling, Data Mining, Multi-Channel-Management, Customer-Relationship-Management (CRM), Small and Medium Enterprises (SME). The sample size adopted was a yearly evaluation of about 400 retail banking websites using a detailed criteria catalogue. The random variables are considered , demographic, past purchase, and psychographic information a probability of purchase is estimated for each customer.

**Richa sharma vyas and najaguna rudrayya bhusnur math; year: :received 26th may 2006 journal: journal of financial services marketing(2006)10, 123-134. Doi.10.1057/palgrave.fsm.4760027** This paper is a study of cross-selling practices in Indian public and private sector banks through the case study method. The study revealed that cross-selling practices in public sector and private sector banks are quite different. These differences emerge mainly from their different philosophy, background, and distinct target customers segments. However, both sectors can learn from each other; public sector banks can introduce specialised training and incentives, where as private sector banks need to introduce appropriate control mechanism and avoid indiscriminate cross-selling. The paper also brings out the elements of successful cross-selling in India.

This paper aims to understand cross selling techniques adopted by banks in India through a study of public sector and new private sector banks, the objective is to explore and understand the following:

- i) Existing cross selling practices in different banks
- ii) Hurdles faced by banks in cross selling
- iii) Initiatives taken by banks for improving effectiveness of cross selling.
- iv) Elements of effective cross selling in India.

The keywords are cross selling, customer retention, banking, customer relationship. The sample size determined was 6banks; 3 from public sector and 3 from private sector, 36 officials, 6 from each bank were interviewed. The type of study was exploratory nature of study. Qualitative interviews were conducted.

**Year: Received (in revised form): 16th November, 2003; Konstantinos Lymberopoulos, Ioannis E. Chaniotakis, Magdalini Soureli.** This paper tries to identify the opportunities for banks to cross-sell insurance products via their branch network. — examine whether or not retail bank customers are aware of insurance selling through bank branch networks, and are willing to purchase insurance products from their banks

— identify the reasons that customers would buy insurance from banks and the particular insurance products that could be cross-sold by banks

— investigate the factors that express customers' attitudes to banks and insurance companies in relation to the provision of insurance products. Opportunities for banks to cross-sell insurance products in Greece. test potential relationships between these factors and customers' demographic characteristics, awareness and the level of use of insurance products.

— identify specific customer segments which are more likely to purchase insurance programmes from banks.

The sample size considered was the target population comprised men and women, over 21 years old, who had dealings with a bank or an insurance company. The methods adopted was descriptive research, non-probability sampling was used; questionnaire. Spss software.

## **METHODOLOGY**

This is an empirical study. The following presents scope of the study, objectives, study design and limitations.

### **SCOPE OF THE STUDY**

The study was limited to bank employees indulging in cross-selling practices across the banks in Mysore. A total of 6 banks were considered; 3 from public sector and 3 from private sector banks. The number of employees who were questioned were totally 90. The banks were chosen after studying the background of the banks. The study provided various details like banks perceived benefits, the initiatives taken, the hurdles faced and the effectiveness.

### **OBJECTIVES OF THE STUDY**

1. To identify the existing cross-selling practices in public and private sector banks.
2. To know the hurdles faced by banks in cross-selling and initiatives taken by banks for improving effectiveness of cross-selling.

### **LIMITATION OF THE STUDY**

- The study was conducted within the geographical boundary of Mysore city.
- The result would have been better if the sample size was increased.
- The respondent denied to write their banks name in the questionnaire which was used to collect the primary data

### **DATA COLLECTION METHOD**

According to the previous studies the methodology used was interview method, because cross-selling was newly introduced and was not prominently used practice, so interview would help the researcher to explore about the cross-selling practices.

But in this study questionnaire method is been adopted for the study as the cross-selling is been carried in all the banks and the bank employees are aware of it, therefore questionnaire would be sufficient to gather information required for this study.

The study is made by taking 90 respondents, i.e. 15 from each bank out of 6 banks, 3-public sector banks and 3-private sector banks. The required primary data is collected through survey method. The survey instrument used in the study is questionnaire. The questions were built on 5 point likert scale.

### **Sample size**

The study has covered a total of 90 employees from Private and Public sector banks. The following equation was considered to find the sample size.

$$N = Z^2 * (\sigma^2) / E^2$$

Where,

N = Sample size to be determined

$\sigma$  = maximum standard deviation of the data collected

Z = The confidence coefficient ( 2 )

E = Error (0.3)

Accordingly,

$$= 2^2 * 1.40^2 / 0.3^2$$

87.11 respondents.

However, to make the computations easy the sample size is increased to 90. The respondents are selected from Mysore city banks. A total of 49 employees from Private sector banks and 41 employees from Public sector banks were selected. The banks which were chosen for the study were; public sector- canara bank, vijaya bank, Punjab national bank. Private sector- IDBI bank, ICICI bank, HDFC bank.

### **Sampling method**

The study uses convenience sampling. Convenience sampling is a non-probability sampling technique where subjects are selected because of their convenient accessibility and proximity to the researcher.

### **Data analysis method**

The data was subjected to factor analytic procedure to uncover underlying dimensions and also for establishing content and discriminate validity. Cronbachs' alpha was calculated to test the reliability of the measurements before subjecting the factor scores obtained from the factor analysis through independent t-test in order to test significant difference between public sector and private sector banks in Mysore. Given the methodology the following chapter discusses the analysis and interpretation thereon.

## **RESULTS AND FINDINGS**

### **Preliminary Analysis**

#### **Descriptive Analysis**

The details of mean, standard deviation, skewness and kurtosis for each measurement item are shown in the table below. Observation of the kurtosis and skewness reveals that all the variable items in kurtosis and skewness are less than 10 and 3 points respectively, and thus the data confirms normality assumptions.

**Table 1.** Descriptive Statistics for PERCEIVED BENEFIT

SIno.	Measures	Abbrevn	Mean	Skewness	Kurtosis
1.	Cross-selling increases probability of retaining customers	PB1	1.7222	.020	-.465
2.	Cross-selling decreases customer acquisition cost	PB2	2.1778	.690	-.694
3.	Cross selling is one of the strategy for employee engagement	PB3	1.6222	.552	-.625
4.	Cross selling is helping gathering bank to increase its customer base	PB4	2.2000	1.055	.263
5.	Cross selling helps in protecting the relationship with the clients	PB5	1.9667	8.416	76.521
6.	Cross-selling provides me an opportunity to gain additional income and advantages	PB6	2.1222	.605	-.919

**Table 2.** INITIATIVES

Sl no.	Measures	Abbrevn	Mean	Skewness	Kurtosis
1.	The training was given to me before I was assigned for the job of cross selling	in1	3.1889	-.280	-.925
2.	The training given is helping me to cross sell the product effectively	in2	2.7333	.005	-1.454
3.	Training for cross selling is available at all levels of hierarchy	in3	3.5111	-.454	-.855
4.	Incorporation of marketing philosophy and training sessions for managers are being arranged at middle and senior level.	in4	2.7556	.013	-1.126
5.	Bank initiates in providing financial advisory services to customers	in5	2.5000	.427	-.873
6.	Cross selling is done via phone banking	in6	2.0444	.889	.510
7.	Cross selling is done via web	IN7	2.2778	1.804	3.284
8.	Cross selling is done via walk ins	IN8	1.9889	-.013	.704
9.	The bank uses CRM packages to develop cross selling strategies	IN9	1.9333	-.159	1.178
10.	Based on existing accounts the customer needs are understood	IN10	2.1889	.536	.214
11.	Easy access to CRM and data mining tools	IN11	2.4778	.502	-.568

**Table 2. INITIATIVES (Contd...)**

Sl no.	Measures	Abbrevn	Mean	Skewness	Kurtosis
12.	Bank has the latest technology and integrated all customer data	IN12	2.0000	.791	.336
13.	Creation of a general manager position ensures progress of cross selling	IN13	2.2111	1.105	.854
14.	Bank provides multiple contact points	IN14	1.6111	1.337	3.307
15.	Bank has taken steps to improve synergies within the group	IN15	2.1333	.622	-.839

**Table 3. EFFECTIVENESS**

Sl no.	Measures	Abbrevn	Mean	Skewness	Kurtosis
1.	I am rewarded with incentives according to my performance.	Ef1	2.6000	.808	-.547
2.	Cross-selling is monitored by random checking.	Ef2	2.8222	.273	-1.271
3.	I get motivated by the incentives earned by me	Ef3	2.9556	.056	-1.375
4.	All subsidiaries of the bank work in close relationship.	Ef4	2.7889	.172	-1.591
5.	We use the services of external agencies to gain contacts.	Ef5	3.0222	-.345	-.685
6.	I feel more comfortable while cross-selling group company's products.	Ef6	2.7444	-.211	-1.435
7.	I have good knowledge about the product of all the subsidiary groups.	Ef7	2.8111	.008	-1.487
8.	Bank has a dedicated 'customer account manager' for each HNI customers.	Ef8	1.9889	1.183	1.181

**Table 4. HURDLES**

Slno.	Measures	Abbrevn	Mean	Skewness	Kurtosis
1.	I get de-motivate due to lack of incentive	H1	1.8333	1.152	.967
2.	The bank encourage aggressive cross-selling.	H2	1.9222	-.020	.173
3.	I have encountered some incidents of complaints from irate customer due to aggressive cross-selling.	H3	1.8333	.212	-.784
4.	I have encountered role conflicts for cross-selling subsidiary's product.	H4	1.7000	.258	-.592
5.	I feel relatively uncomfortable while cross-selling subsidiary's products.	H5	2.0444	-.062	-.932

**FACTOR ANALYSIS**

**Table 5.** KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.589
Bartlett's Test of Sphericity	Approx. Chi-Square	1265.950
	Df	91
	Sig.	.000

**Table 6.** Total variance explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.558	39.700	39.700	5.558	39.700	39.700	5.007	35.763	35.763
2	2.942	21.011	60.711	2.942	21.011	60.711	2.665	19.037	54.800
3	1.945	13.893	74.604	1.945	13.893	74.604	2.029	14.491	69.291
4	1.011	7.220	81.824	1.011	7.220	81.824	1.755	12.534	81.824

**Table 7.** Rotated Component Matrix for Brand Personality Scale

Sl no	Statements	Abbrevn	Component			
			Training & incentives	Technology & HNI	CRM & cust. needs	monitoring & aggressive cross selling
1.	The training given is helping me to cross sell the product effectively	in2	.863			
2.	Training for cross selling is available at all levels of hierarchy	in3	.868			
3.	Incorporation of marketing philosophy and training sessions for managers are being arranged at middle and senior level.	in4	.887			
4.	Bank initiates in providing financial advisory services to customers	in5	.819			
5.	I am rewarded with incentives according to my performance.	Ef1	.777			

**Table 7.** Rotated Component Matrix for Brand Personality Scale (Contd...)

Sl no	Statements	Abbrevn	Component			
			Training & incentives	Technology & HNI	CRM & cust. needs	monitorin g & aggressive cross selling
6.	All subsidiaries of the bank work in close relationship	Ef4	.657			
7.	We use the services of external agencies to gain contacts.	Ef5	.786			
8.	We use the services of external agencies to gain contacts.	In6		.886		
9.	Bank has the latest technology and integrated all customer data	In12		.813		
10	Bank has a dedicated 'customer account manager' for each HNI customers	Ef8		.860		
11	The bank uses CRM packages to develop cross selling strategies	in9			.787	
12	Based on existing accounts the customer needs are understood	in10			.905	
13	Cross-selling is monitored by random checking.	Ef2				.649
14	The bank encourage aggressive cross-selling.	H2				.812

**Table 8.** Reliability for training and incentives

Sl no	Questions	Cronbach's Alpha	Number of Items
1.	The training given is helping me to cross sell the product effectively.	.918	7
2.	Training for cross selling is available at all levels of hierarchy.		
3.	Incorporation of marketing philosophy and training sessions for managers are being arranged at middle and senior level.		
4.	Bank initiates in providing financial advisory services to customers.		
5.	I am rewarded with incentives according to my performance.		
6.	All subsidiaries of the bank work in close relationship.		
7.	We use the services of external agencies to gain contacts.		

**Table 9.** Reliability for technology and HNI

Sl no	Questions	Cronbach's Alpha	Number of Items
1.	We use the services of external agencies to gain contacts.	.854	3
2.	Bank has the latest technology and integrated all customer data		
3.	Bank has a dedicated 'customer account manager' for each HNI customers		

**Table 10.** Reliability for CRM and Customer needs

Sl no	Questions	Cronbach's Alpha	Number of Items
1.	The bank uses CRM packages to develop cross selling strategies	.718	2
2.	Based on existing accounts the customer needs are understood		

**Table 11.** Reliability for CRM and Customer needs

Sl no	Questions	Cronbach's Alpha	Number of Items
1.	Cross-selling is monitored by random checking.	.619	2
2.	The bank encourage aggressive cross-selling.		

**Independent sample t-test**

**Table 12.** Group Statistics

	occu	N	Mean	Std. Deviation	Std. Error Mean
training and incentives	1.00	49	18.6735	6.84467	.97781
	2.00	41	21.3902	5.73532	.89571
technology and HNI	1.00	49	5.3265	1.02851	.14693
	2.00	41	6.8780	2.96812	.46354
CRM and cust.needs	1.00	49	4.2245	1.26269	.18038
	2.00	41	4.0000	1.00000	.15617
monitoring and aggressive	1.00	49	4.3878	1.31998	.18857
	2.00	41	5.1707	1.82897	.28564

**Table 13.** Independent Samples Test

		Levene's Test for Equality of Variances	
		F	Sig.
training and incentives	Equal variances assumed	.826	.366
	Equal variances not assumed		
technology and HNI	Equal variances assumed	52.977	.000
	Equal variances not assumed		
CRM and cust.needs	Equal variances assumed	1.626	.206
	Equal variances not assumed		
monitoring and aggressive	Equal variances assumed	9.729	.002
	Equal variances not assumed		

**Table 14.** Independent Samples Test

		t-test for Equality of Means		
		t	df	Sig. (2-tailed)
Training and incentives	Equal variances assumed	-2.017	88	.047
	Equal variances not assumed	-2.049	87.999	.043
technology and HNI	Equal variances assumed	-3.425	88	.001
	Equal variances not assumed	-3.191	48.037	.003
CRM and cust.needs	Equal variances assumed	.922	88	.359
	Equal variances not assumed	.941	87.759	.349
monitoring and aggressive	Equal variances assumed	-2.353	88	.021
	Equal variances not assumed	-2.288	71.195	.025

**Table 15.** Independent Samples Test

		t-test for Equality of Means	
		Mean Difference	Std. Error Difference
training and incentives	Equal variances assumed	2.71677	1.34707
	Equal variances not assumed	2.71677	1.32605
technology and HNI	Equal variances assumed	1.55152	.45304
	Equal variances not assumed	1.55152	.48627
CRM and cust. needs	Equal variances assumed	.22449	.24356
	Equal variances not assumed	.22449	.23860
monitoring and aggressive	Equal variances assumed	.78298	.33270
	Equal variances not assumed	.78298	.34227

**Table 16.** Independent Samples Test

		t-test for Equality of Means	
		95% Confidence Interval of the Difference	
		Lower	Upper
Training and incentives	Equal variances assumed	-5.39380	-.03975
	Equal variances not assumed	-5.35202	-.08153
technology and HNI	Equal variances assumed	-2.45183	-.65121
	Equal variances not assumed	-2.52921	-.57382
CRM and cust. needs	Equal variances assumed	-.25954	.70852
	Equal variances not assumed	-.24969	.69867
monitoring and aggressive	Equal variances assumed	-1.44415	-.12180
	Equal variances not assumed	-1.46540	-.10055

**Independent sample's t-test: Interpretation**

There is a significant differences between private and public sector bank in terms of training and incentives ( $p=0.047$  i.e  $p<0.05$ ), technology and HNI ( $p=0.03$  i.e  $p<0.05$ ), monitoring and aggressive cross-selling ( $p=0.025$  i.e  $p<0.05$ ).

There is no significant difference between public and private sector bank in terms of CRM and understanding of customer needs ( $p=0.359$  i.e  $p>0.05$ ).

**Findings of the study**

The level of significant difference between public sector and private sector goes as follows:

- The analysis has found that there is a significant difference regarding the initiatives, effectiveness and hurdles provided by banks.
- There is significant difference with regard to training- incentives, technology, monitoring-aggressive cross-selling between private and public sector banks since 'p' value is less than 0.05.

## **IMPLICATIONS**

- The study proves that there is a difference between private and public sector banks regarding cross-selling practices among these two sectors.
- The study determines that there has been differences found in terms of training, incentives, monitoring, CRM, technology, aggressive cross-selling practices encouraged. Therefore Public sector banks should emphasize more on the training programmes and incentive aspects as the private sector bank employees are more satisfied when compared to the public sector bank employees.
- According to the findings the public sector banks emphasize more on technological up gradation, while in case of monitoring it performs better therefore private sector banks has to improvise on this factor.
- Aggressive cross-selling has been encouraged majorly by public sector banks in order to increase sales which is not the right way and which mal also lead to failure in retaining customers and produces larger number for irate customers which has to be reduced.

## **CONCLUSION**

According to the findings the public sector banks emphasize more on technological up gradation, while in case of monitoring it performs better therefore private sector banks has to improvise on this factor. Aggressive cross-selling has been encouraged majorly by public sector banks in order to increase sales which is not the right way and which may also lead to failure in retaining customers and produces larger number for irate customers which has to be reduced. Therefore the study identifies that there is difference in the cross-selling practices between the private sector and public sector banks in Mysore.

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