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A STUDY ON CUSTOMER RELATIONSHIP MANAGEMENT (CRM) THROUGH E-BANKING

DR. BADIUDDIN AHMED
ASSOCIATE PROFESSOR
DEPARTMENT OF MANAGEMENT & COMMERCE
MAULANA AZAD NATIONAL URDU UNIVERSITY
HYDERABAD

RIAZUDDIN AHMED
ASST. PROFESSOR & RESEARCH SCHOLAR
DEPARTMENT OF MANAGEMENT STUDIES
AMJAD ALI KHAN COLLEGE OF BUSINESS ADMINISTRATION
HYDERABAD

ABSTRACT

Relationship marketing, exchanges have shifted from transactions to relationship; the current study explores the association between deployment of customer relationship management (CRM) best practices and E-Banking of profitable customers in Indian retail banking sector. The study comprises two parts. The first part called the CRM best practice survey involves the use of descriptive research design. The second part viz. case study research involves the use of embedded in Online Banking Customers Survey. Relationship marketing in retail banking is the activity done by banks to attract, interact, and retain more profitable customers because most of the retail banks have both profitable and unprofitable customers, and retention of a small number of customers (5 %) yields 95% increase on the net profit value. To gain competitive advantages, big companies are now moving new orientations which are termed as Customer- Centric Orientations. A customer centric firm is considered one, which has the capability to treat every customer individually and uniquely. The core of relationship marketing is to develop and maintain long term relationship with customer rather than simply a series of discrete transactions. They noted that the guiding principle for the management is the customer's lifetime value firms must consider the entire relationship with the customer rather than calculate discrete transactions.

KEYWORDS

CRM, e-banking.

INTRODUCTION

Several commercial CRM insurance packages are available which vary in their approach to CRM. However, as mentioned above, CRM is not just a technology, but rather a comprehensive customer-centric approach to an organization's philosophy in dealing with its customers. This includes policies and process, front-of-house customer service, employee training, marketing systems and information management. Hence it is important that any CRM implementation considerations stretch beyond technology, towards the broader organizational requirements.

The objectives of a CRM strategy most consider a company's specific situation and its customers needs and expectations. Information gained through CRM initiatives can support the development of marketing strategy by developing the organization's knowledge in areas such as identifying customer segments, improving customer retention, improving product offerings (by better understanding customer needs), and by identifying the organization's most profitable customers.

CRM strategies can vary in size, complexity and scope. Some companies consider a CRM strategy to only focus on the management of a team of sales people. However, other CRM strategy can cover customer interaction across the entire organization. Many commercial CRM insurance packages that are available provide features that serve sales, marketing event management, and project management and finance.

Successful CUSTOMER RELATIONSHIP MANAGEMENT requires marketing, sales and service agility of a star company to enable today's business to out pace their competitors in the race for customers.

Managing the customer experience, maintaining a more reliable data base, improving service operations. Fostering customer loyalty, embracing the characteristics of high performance marketing and other related subjects.

Making such a pivot in CRM to create customer interactions that produce optimal experiences and LONG TERM relationships must be the top mission. Above all, those experiences must be consistent with a company's brand promise.

CRM DEFINITION

CRM defines the process of the company are fully occupied with acquiring customers, selling the product to the customers, and maintaining a **LONG TERM RELATIONSHIP** to a customer.

CRM is actually a tremendous step forward in creating a system that can provide a means for retaining individual loyalty in a world of nearly seven billion souls. CRM helps in order to understand changing nature of the customer because customer is not what they used to be.

BENEFITS OF E-CRM

- Create long term relationships with customers with minimum cost in E-Banking.
- Reduced the customers defection rate.
- Focuses on high- values customers
- Increase the profitability from low –profit customers.

E-CRM is an approach in relationship management. It benefits all its stake holders who include employees, customer's suppliers and channel partners. E-CRM takes much form and depends on the objectives of every organization, it is not only technology or software, this tool is used to align the business processes with the customers in a strategic way.

E-CRM increase customer loyalty because information stored in this software helps a company to look at the actual cost of winning and retaining the customers. By using this information a company can use its time and resources for most profitable customers. In this way a company can find the best customers by managing them as a premium group. This shows that it is not advisable to treat all customers in the same way.

E-CRM gives more effective marketing because this information is used to predict what kind of product a customer likes to buy and timing of the purchase. It allows to make the campaign targeted and to track it in a more effective way. This customer data is used to analyze it in a more effective way – like which marketing campaign is the best and effective and its impact on sales and profitability.

E-CRM improves customers service and support because it helps to receive, update and fulfill orders remotely and this is the finest used to complete this service in the best practical way.

E-CRM is an efficient and cost reduction tool, which integrates all customers data single database, it permits marketing teams, sales forces, and all departments within the company to exchange information's and to achieve the common objectives of the corporations by using the available statistics.

E-CRM ONLING BANKING: A CASE STUDY OF HDFC BANK

The HDFC Bank was provided a list of variable information's, which are relevant for the case study, and which were investigated in detail, According to HDFC Bank, a new strategy was outlined at the bank, which includes a large number of steps to change in new customer relation channels like www, self-service, etc.

- Electronic Customer Relationship Management (E-CRM) at HDFC Banking: For more than 15 years HDFC had its IT strategy based on a single, centralized IT platform. All its divisions and subsidiaries are operated on that shared platform. Its website provides bank information's, products information, brochures, country information's where HDFC is operating, events, e-mail support, news and search. When a customers avails the HDFC e-banking facility, it is available for 24 hours a day, 7 days a week. It is a web-based system and it even enables companies to conduct routine banking transactions. It gives a company quick access to its accounts, create and approve payments, and also gives the current liquidity situations of the firms. A customers company can also integrate its accounts data with HDFC online system. Its first part of the CRM tool at HDFC is the customer portal setup- This portal helps automatic e-mail of transactions. And also helps advisers to see the overall view of the individual's customers files, their history and facilities provide to them, this portal also has the products and solutions which are relevant to the customer's history. This service gives a lot of customers, and the next step is products presentations, which is based on customer score models and behaviours and by considering these score models, matching is done to provide individual needs.
- HDFC Bank helps to overview tasks, files and customer leads generated from the customer's behavior. HDFC is in position to introduced automatic limits for all customers and it's based on the overall overview of scores models and customers credit history.
- It helps the bank advisers to offers more effectively advisory services and sales.
- HDFC introduces more items related to the CRM tools one of them was the the Financial Planning. This tool made it possible for the customers to create and maintain their own financial budgets via the E- Banking facility. By using this tool, customer can share their financial information's with a bank advisor, this has help advisory to make decision based on actual facts, and while previously, it was based on manual entries.
- Functions of HDFC E-Banking
- View Balances and entries
- Make payments to creditors & Order cheques
- Securities trading
- View custody accounts
- Account/ Payments types
- Domestic accounts (both rupees & foreign currency)
- Domestic payments
- International payments from India
- Local payments from outside of India
- No of users : One agreement – multiple users
- Variable authorizations, 2) Variables permissions 3) Personal Passwords
- Connections
- Direct Connection to HDFC Bank/via ISP 2) Access to HDFC Bank Group Website
- Flexible Payments – Store and re- use creditor information's
- Executive payments in a file
- Executive payment online

OTHER OPTIONS

- 1) Restrictions of funds available for transactions
- 2) Various securities & forex modules
- 3) Trade Finance module.

CONCLUSION

The Finding show that the HDFC Bank is using E-CRM tool for mass customizations, customers profile, self- serving and time saving as their primary goal. Then the second priority is for mass market operations, accuracy in order management, personalization's and one marketing as their secondary task. And low importance is given to the marketing campaign. While Monitoring customers behavior, market segmentation and enhanced customers services, right products to right customers, customers promotions and retentions, one bank gives more importance, while the others gives low importance. On the basis of the finding of the study, the following objectives are considered to be the most important for the banks participating in the E-CRM activity.

Mass –Customizations

Customer profiling.

Self Service

One – to – one and Personalization services

It was found that a primary benefit of E-CRM in the banking sector is the reduced cost of operations locks in target prices, and increase in customer loyalty. While Secondary importance is given to customer's recognitions, competitive, products and a high –security system, low priority is given to different contact options for customers to contact and minimize the administrative work. While in overview of transactions, localizations of transactions, real time overview of liquidity positions, organizations activity and one point of contact.

The finding show that definite benefits which are derived from banks perspective by using E-CRM are reduce cost of operations, locks in target price, increase customers loyalty, staff training, evaluations of customer feedback.

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