

A STUDY ON CUSTOMER RELATIONSHIP MANAGEMENT IN BANKING

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1. INTRODUCTION:

Introduction:

"CRM, collection, and analysis were developed to support sales and marketing information needs understanding and support and subscribers. Management, also known as directories and schedules for payment accounts, payments and changes, and other activities.

After the CRM system to help organizations with their customers, organization, management, and management of all customer data in search engine needs continue to use the same set of programs. Traditional CRM systems allow the use of sophisticated technology to change the process of a writer. CRM systems for negotiating a simplified user contact information are inherent in all directions.

CRM systems can help with the organization's operations, and they are very important, given the information. For example, customer needs and desires and marketing specialist, It can serve to create a personal work environment. For additional information about CRM systems, which means that the handholds staff and some documents, centralized provision.

Your CRM system with the user can enable the system recommended for NGOs.

The reason, the search for a new way to buy and run a business competition in the company in a new market, and came to no effect. One of the reasons for all these changes and additional technology. Because of this fact, CRM ideas

should be considered as a strategy to support long-term customer relationships in a way that is shown.

A good relationship with the customer is the key to success in business. Management, or so-called relationship marketing and building relationships, is a priority. The use of the CRM is important for the life of the client installation.

Understanding customer needs and company value determines success or failure for the company must obey.

Significance of the Study

1. Customer Relationship Management is very strong support for building and customer relationships were not effective. Customer Relationship Management is beautiful, but also among the people, as well as personal relationships. Allows companies to achieve success in a new volume for such development.
2. The behavior of the customer and the customer to get a sense of the meaning of the idea is to help the professional use of technology and human resources. If this was a must, and companies to better customer service and new customer care, sales, development, and sales of Call Center, to improve the sales force to sell products easier and faster to find what you find and expansion. the income of consumers. This software is not just buying and installing it. Thus, CRM is a real success, the organization's main customers to the keyword may have to decide what information and what information and why. For example, many financial

institutions, loans, or Ira banks carry out the following steps to meet the needs of the customer. Also, the organization's clients are stored with information and how it works, you need to pay some information on how the business.

3. Customers who have a CRM system, or all history and analysis provide a clear viewpoint. This meeting will help us to meet the needs of customers and clients, business is good.
4. CRM is very easy for the customer to buy and use, and customer quality to customers of all types of information and can not be used to determine.
5. CRM systems or customers for their business base and called manager are determined according to different customer manager. Provide care and attention to each customer. Customer Relationship Management - MBL 21 A Case Study

CRM systems are important to the customer and not only used for communication as well as for finding new customers. Determination of the procedure, as well as customer service and contribution to the business called "CRM system, all relevant information. Field sales, and then start trying to attract companies, the customer can change their plan and successful. This is a simple and effective CRM and implemented using the system.

7. Features, customer care, it's too expensive. CRM systems, protocols, and communication resources for the poor, and there is a need for administrative staff and management to need little advantage. CRM systems, as well as the practical use of technology, are cheaper than the traditional business strategy implemented.

All data structures are stored in CRM systems; fingerprints are stored at any time. This reduces processing time and increases productivity.

9. work with all customers, their maximum customer satisfaction to increase supply. This ultimately increases the chance of winning business, increasing sales and profits.

10. If the customer is always satisfied, he will be faithful to you, the customer base to try to develop completely, and ultimately leads to business growth.

2. LITERATURE SURVEY

Customer Relationship Management (CRM) years, has become a subject that is a very powerful technology. According to Chen and Popovic (2003), CRM is not a new concept, but because of the importance of technology and business intelligence process. CRM focuses on the purpose of communication, customer-oriented products with a long-term change is to increase customer satisfaction. Åke (2002), CRM, and consumer buying behavior are different because of this. If all customers under the same conditions CRM. As a result, the customer, the drivers, and the general understanding of the interest of the customer, the client-side (which can be used to improve the development of Chen and Popovic). CRM now, you are sensitive to the competitive and competitive marketing environment, this business (Zhou et al., 2002).

According to Greenberg (2004), the CRM business in all parts of the business, and most often, is the roof. Along with customer service, as well as the development of products, he explained, CRM, product purchasing, installation, and testing, as well as accounting and human resources, marketing, technology, and marketing. Chen and Popovic (2003) argue that CRM is a comprehensive client information program, is the core of the organization's customer experience differently, and will need to prepare the customer experience. As a result, our customers identify and buy works for the future will be able to determine the type of marketing. CRM is also promoted as a means of marketing, customer service, sales, field support, and collaboration with other responsibilities (Zhou and others, 2002). The additional CRM, customer, and at the same time

with the organization, reduce costs, the more you can not give preference to think about is the idea to increase the value of the information. created by modern quality control theory and effect relationship management (Gummesson) and new technologies for the concept (Zineldin, 2000).

But customer care if the definition is adopted, it is not clear exactly that everyone shares the same basic concept: customer relations, client management, marketing strategies, customer care, integrity (Zineldin 2000). However, several other researchers when discussing the various practitioners to analyze the problem is indeed the possibility of implementing this system, several complaints (Bacuvier et al., 2001) have been developed. Based on personal data, including sales and marketing, and to improve the content and objectives of business functions, there are several companies that market CRM technology solutions. Paprika and Rogers (1999), in some organizations, CRM, call center, and sell it to a shared or a customer or clients as a tool built a special band. Thus, the flow of time and Payne (2004) confirmed the CRM client for the customer-based provider of two-way communication, he added. Improved technical progress in bilateral relations, and in particular via the Internet.

Funds in a time characterized by information technology (IT), CRM, wrote in the company's warehouse, web and intranet/extranet systems for mobile, accounting, marketing, production, and marketing will help. Kotler (2000), CRM, IT can be used in so many customers' personal data collection and data collection confirmed that the data used. In the long term, and to improve the life of the subscriber and the subscriber's regular analysis and storage tools. Goldenberg (2000) only for marketing, sales, and business CRM technology, but believes that if successful; The company does business and relationship management technology for the introduction of the road. Hakan, etc. (2003), as there are many technical solutions to strengthen,

as part of the technology has often shown that this is not clear. But many companies understand the strategic importance that we must take care of, and that the efforts had been undone by technical strength. use of information technology as a tool to increase the benefits of a CRM strategy and communication with customers and focus on the most important business areas (Chen Popovich, 2003). Of course, the development of technology and competitive marketing, environmental protection, and the Internet and the Internet is based on the interests of their customers and will affect all parts of the company that will allow the correct and efficient use of resources in the future. Observer (Chou and others 2003). For customers, CRM, and provide you with how he uses the data channel (Gulati and Garino, 2000), but not an easy thing. Many companies now hold them together and with the help of the race, and I understand that it is important to (Connolly, 2000). This view is the result of climate change and global competition Åke (2002), which developed with the small businesses and fraud easily copied by competitors cannot compete with.

3. RESEARCH METHODOLOGY

New research methods for researchers, research methods, are preparing to buy a new slogan:" This is the purpose of searching for the truth of each new branch.

APGVB's service understanding of the factors that influence the decision

Training and services provided by the user APGVB read questions.

RESEARCH METHODOLOGY

Data collection tools

Through the basic information collection

1. Primary data
2. Secondary data

Primary data

The database is not immediately available, his personal and business needs, you must collect.

Based on the data collected

- A) **Questionnaires:** Survey respondent is included in the paper and translated throughout, as required.
- B) **Direct interviewing:** an interview with the customer and ask me directly back to full operation

Secondary data

Data collected through important information is the second most important source of information.

They should be considered as a source of available information and professional and professionally shared between the parents. Information collected via the Internet, newspapers, and business magazines.

Sample size

Normal 50 that has been selected to study the answers to the usual methods

Statistical tools

The average interest rate used to study statistical tools.

LIMITATIONS

- For a limited time to complete the project.
- He had some ideas that could get lost.
- The accuracy of the analysis and the results depend on the reliability of the information provided by the employee and the customer.
- Instead of changing fast, some things are best to build a future in which this report cannot be certain.

4. DATA ANALYSIS & INTERPRETATION

Many companies, such as banks, housing companies, and other companies, customer relationship management (CRM) help grow new customers and understand their lives, he added. At this stage, providing customers with long-term customers' chosen approach will require close cooperation between IT departments and companies. By using another analytical method used in this article, and to increase the value of customers in the role of the banking sector in customer care and customer care needs. Subjects analysis APGVB (Andhra Pradesh Grameena Vikas Bank) is to meet the needs of farmers and the public administration. Data from a survey of customers to determine the effect of the bank is responsible for the analysis, and customer issues.

- 1) What do you mean, why? Do you think you can fulfill all the requirements of your bank?

50 out of the back of the bank endures 50 percent of people suffering and took the opportunity to take care of the needs of the bank's customers.

- 1) Why do you think the interest rate offered by competitors?

50 people, 35 answered yes, and competitive rates offered by the banks are obliged to respond positively.

15 shows there are no audience and negative answers.

- 2) Why are these units very important for the bank?

Of the 10 people in debt to 70%

There are about 60% of O / D Services

Of these, 40% have access to the ATM station

The bank strives to serve more customers and credit loans. O / D center and will benefit consumers as well as an ATM. This is the first

bank to create additional opportunities to attract more customers, it can be important.

3) When do you think about it?

Interpretation: Bank customers APGVB with 6, 10, 10. The office network of cannabis is satisfied with 4 people. 8, is satisfied with the personal customer service, happy to sit 4 and 5, is satisfied with the banking association.

5. FINDINGS OF THE STUDY

I have to find a good show, and APGVB works at work, namely:

- Savings Photographer: credit payments had been made gradually this payment policy APGVB very well and in recent years, the increase of APGVB.
- All: All APGVB increases growth increases every year.
- APGVB region debt as follows:
- APGVB 3% on credit bank loans to agricultural offers.
- The credit risk management process in banks and other APGVBs is very good.
- The result: This APGVB less than other banks and auto loans, personal loans, he said.
- APGVB offer more loans to SHG.
- Through the garden, many SHGs APGVB credits.
- Such limited use of Internet banking, ATM, and fee-based services such as banking, modern banking.
- The number of employees in all branches of the service, depending on the number of subscribers, is not enough.

RECOMMENDATIONS

Suggestions for customer satisfaction and customers to improve the customer may be interested in APGVB subscribers.

- APGVB credit policy approved by the RBI guidelines and at the same time.
- Support APGVB better stability compared to other banks, but the danger is involved, as well as the necessary credits. Not free of risks, and

will be stuck with the idea of control or credit reduction.

- Bank of bank loans if the debt is to start its work and therefore the average interest rate on the debt.
- Banking at the same time does not have to give you praise for the agricultural sector. If the weather is good, then they can release the remaining amount.
- The right policy changes that will help the bank to continue its loan policy. The President and CEO / CEO prescribe procedural rules that are required by the organization's needs from time to time to be necessary to implement credit policy.
- Cluster requires ATM
- Scientist and creative thinking.
- The site should strengthen APGVB.
- The loans can reduce the risk of increasing the bank's income and profits need to be developed.
- All branches must be electronic.
- The need to strengthen the structure of branches.

6. CONCLUSION

Of course, APGVB I naturally from the practical applications of companies, and I thought the generalization and stability. I hope there will be a clear idea of information about the bank. the banking system should not have to build a good and efficient computer case. Also, it is used in all sectors of the organization should be given to improve the quality of the bank's employees. Attitude contributes to success in business is generally good. The price of credit losses increased credit revenues. Other effects of credit would be of interest to APGVB Limited. Ltd. APGVB, it seems, consumer happiness. All three reciprocal relationships, CRM, personal relationships, and business results because they are soft and the quality of the services are important. CRM to improve in all three aspects of the relationship, the relationship with the bank's employees, three things we should give for education are developed separately.

This report APGVB Ltd, after that, the bank can be interpreted as useful for describing the experience as well as an MBA program career-best tries to make theoretical knowledge and experience.

APGVB Bank in all companies is to meet the bank needs continuous and efficient organization. This is to be effective, both human and material resources to enable customers to make the best possible results. APGVB Bank offers services designed to get a good reputation among customers. The success of the victim, and as a result of the leadership of this government is strong for many years. But they focus on customer service and the bank's technology and the need to develop a good working environment.

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