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Investment in CRM: A Strategic Approach for the Indian Banking Sector

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Abstract: Indian Banks have recorded a phenomenal growth in the past decade with the initiation of Economic Reforms. The banks, both Public and Private, have transformed themselves into profit-oriented business organizations besides playing a developmental role in the economy. In the backdrop of this scenario, this paper emphasizes on the implementation of Customer Relationship Management (CRM) in the banking sector. Time has changed; earlier people were very loyal to their banks but in today's competitive era banks cannot expect committed relationship from their clients. With increased number of banks, products and services and practically nil switching costs, customers are easily switching banks whenever they find better services and products. The top concern in the mind of every bank is increasing or at least maintaining the market share in every line of business. To address this challenge, there have been active efforts in the banking circles to opt for a customer-centric business approach. Banks have realized that they need to ensure through their services that the customers do not leave them. So, banks are now stressing on retaining customers and increasing market share and this has contributed to the growth of CRM in the Banking Sector. Implementing CRM involves collecting and reviewing the most relevant customer data. Relevant customer data can uncover needed information about behavior patterns and attitudes. This paper is an effort to highlight the impact of CRM on service quality and customer retention in the banking sector. It also tries to evaluate the major issues and challenges facing the industry in implementing such a strategy.

Keywords: CRM, Banking Sector, Service quality, Customer retention.

I. Introduction to CRM

Relationship marketing (RM) is emerging as the core marketing activity for businesses operating in fiercely competitive environments. On average, businesses spend six times more to acquire customers than they do to keep them (Gruen, 1997). Therefore, many firms are now paying more attention to their relationships with existing customers to retain them and increase their share of customer's purchases. CRM is a broadly recognized, widely-implemented strategy for managing and nurturing a company's interactions with clients and sales prospects. The overall goals of CRM are to find, attract, and win new clients, nurture and retain those the company already has, entice former clients back into the fold, and reduce the costs of marketing and client service. Many enterprises build a database about its customers. This database describes relationships in sufficient detail so that management, salespeople, and customer service representatives can access information; match customer needs with product plans and offerings; remind customers of service requirements; know what other products a customer had purchased; etc. The practice of RM has the potential to improve marketing productivity through improved marketing efficiencies and effectiveness (Sheth and Parvatiyar, 1995). Berry (1983) recommended the following five strategies for practicing RM –

- Developing a core service around which a customer relationship can be build,
- Customizing the relationship to the individual customer,
- Augmenting the core service with extra benefits,
- Pricing services to encourage customer loyalty,
- Marketing to employees so that they will perform well for customers.

II. CRM in Banking Sector

In earlier times, people used to stick to their banks unless and until there are some serious problems. There was, to certain extent, a committed, often inherited relationship between a customer and his/her bank. The philosophy, culture and organization of financial institutions were grounded in this assumption and reflected in their marketing policies. But today, financial institutions can no longer rely on these committed relationships or established marketing techniques to attract and retain customers. As markets break down into heterogeneous segments, a more precisely targeted marketing technique is required, which creates a dialogue with smaller groups of customers. Before the Internet revolution, consumers largely selected their banks based on how convenient the location of bank's branches was to their homes or offices. With the advent of new technologies in the business of bank, such as Internet banking and ATMs, now customers can freely chose any bank for their transactions. Thus, the customer base of banks has increased, and so has the choices of customers for selecting the banks. Moreover with increased number of banks, products and services and practically nil switching costs, customers are easily switching banks whenever they find better services and products. Banks are finding it tough to get new customers, and more importantly, to retain existing customers. Keeping these things in mind banks today have become market driven and market responsive. The top concern in the mind of every bank is increasing or at least maintaining the market share in every line of business against the backdrop of heightened competition. With the entry of new players and multiple channels, customers (both corporate and retail) have become more discerning and less "loyal" to banks. This makes it imperative that banks provide best possible products and services to ensure customer satisfaction. To address the challenge of retention of customers, there have been active efforts in the banking circles to switch over to customer-centric business approach. The success of such an approach depends upon the approach adopted by banks with respect to customer data management.

The biggest challenge our banks face today is to establish customer intimacy without which all other efforts towards operational excellence are meaningless. The banks have realized that they need to ensure through their services that the customers do not leave them. This is because a major chunk of income for most of the banks comes from existing customers, rather than from new customers. According to a research by Reichheld and Sasser in the Harvard Business Review, 5% increase in customer retention can increase profitability by 35% in banking business, 50% in insurance and brokerage, and 125% in the consumer credit card market. Therefore, banks are now stressing on retaining customers and increasing market share and this has contributed to the growth of CRM in the Banking Sector. Implementing CRM involves collecting and reviewing the most relevant customer data. Relevant customer data can uncover needed information about behavior patterns and attitudes.

Now days, many businesses such as banks, insurance companies, and other service providers have realized the importance of CRM and its potential to help them to acquire new customers, retain existing ones and maximize their lifetime value. Globalization of the financial services market and the entrance of new players have given customers a wider array of product choices and commoditized many product innovations. As product differentiation becomes more difficult, a bank's brand value is more closely linked with its customer service. In today's competitive environment, customer is not only the king but the emperor of the market. As in words by Mahatma Gandhi, "Customer is the most important person for a business. He is not an interruption to our work but the purpose of it. He is not an outsider; he is a part of it. We are not doing him a favour; he is doing us a favour by giving us an opportunity to serve him." Indian banks are facing an aggressive competition and they have to make Efforts to survive in a competitive and uncertain market place. They have realized that managing Customer relationships is a very important factor for their success. It is a strategy that can help them to build long-lasting relationships with their customers and increase their profits through the right management system. Converting a stranger to a potential buyer and then to a loyal customer who does not change his loyalty even if there are cost benefits, this task is undertaken by the Customer Relationship Manager. However, banks lack adequate historical customer information in most of their services and distribution channels. These shortfalls frequently lead to inferior customer service, and make it more difficult to cross-sell, up-sell, or bundle products – and can lengthen the time to market for new offerings. Excellent service starts with the development of innovative offerings that are flexible enough to meet a wide range of customer needs – and marketing programs that can match these offerings to appropriate customer segments. Indian bankers have realized that the purpose of their business is to "create and keep a customer" and to "view the entire business process as consisting of a tightly integrated effort to discover, create, and satisfy customer needs."

III. Purpose of the Study

A Relationship-based Marketing approach has the following purposes:

- Over time, bank customers tend to increase their holding of the other products from across the range of financial products / services available.
- Long-term customers are more likely to become a referral source.
- The longer a relationship continues; the better a bank can understand the customer and his/her needs & preferences, and so greater is the opportunity to tailor products and services and cross-sell the product / service range.
- Customers in long-term relationships are more comfortable with the service, the organization, methods and procedures. This helps to reduce operating cost and costs arising out of customer error.

IV. Application of CRM as a Customer Centric Business Strategy for Banks

Customer-focused organizations can benefit most from CRM. These organizations develop business strategies that use CRM to identify the needs and the "hurt points" of existing customers. It is not that customer-focused organizations ignore potential customers, but they do understand the importance of keeping existing customers, especially during difficult economic times. For example, a customer-focused organization might use CRM to help create incentives that produce more business from existing customers, such as offering priority service, free delivery, and so on. Managing customer relationships promotes cheap growth by selling products and services to those customers who are most likely to buy, while wasting less time and resources trying to sell to those customers who are less likely to buy. Customers will pay more for a product or service if they have a long-standing relationship with a provider that they believe is responsive to their needs. To build this 'strategy, banks need to consider the segment-specific needs of their target customers. This in itself requires a capability to identify and justify target customers and understand their needs beyond banking, to ensure that their emotional needs are met. It is here that the customer is made to feel like an individual. The segmentation process identifies groups of customers with similar wants and needs, who are seeking a similar experience from the provider. Importantly, from the organizations' viewpoint, this means that they can also be served by similar sets of capabilities. Having identified the base and segment specific elements of customer, the final step is to identify how the services that each organization offers its customers are distinct from other banks. To frame this business strategy following principles have to be followed:

Differentiate Customers: Understanding each customer becomes important because for the same product or the service not all customers can be treated alike and CRM needs to differentiate between a high value customer and a low value customer. CRM needs to understand how to differentiate customers on the basis of their Sensitivities, Preferences, personalities, Life style, age, Culture background, education, Physical and psychological characteristics.

Differentiating Offerings: Low value customer requiring high value customer offerings, Low value customer with potential to become high value in near future, High value customer requiring high value service, High value customer requiring low value service. ***Keeping existing customers:*** Grading customers from very satisfied to very disappointed should help the organization in improving its customer satisfaction levels and scores. As the satisfaction level for each customer improves, customer retention with the organization also improves.

Maximizing life time value: By identifying life stage, marketers can maximize share of purchase potential as a single adult will require a new car stereo but as he grows into a married couple his needs grows into appliances.

Increase Loyalty: Loyal customers are more profitable. Company has to invest in terms of its product and service offerings to its customers. It has to innovate and meet the very needs of its clients/ customers so that they remain loyal, as it is a proven fact that referral sales result in high sales margin.

V. Past, Present and Future of CRM in the Banking Sector

In the late 1990s, financial services companies perceived CRM as the "great salvation," the differentiator that would permit a practitioner to stand head and shoulders above the competition. By the early 2000s, this concept had been dismissed as "hype" with its inability to generate the performance results. However, financial institutions that were able to plan, construct, and execute a customer-focused strategy have found these results to be true. Recent studies prove the converse is also true. Those banks unwilling to develop customer-focused banking strategies suffer in client satisfaction and brand image. Presently CRM includes developing customer base. The bank has to pay adequate attention to increase customer base by all means, it is possible only if the performance is at satisfactory level, the existing clients can recommend others to have banking connection with the bank he is operating. Hence asking reference from the existing customers can develop their client base. If the base increases, the profit also increases. Hence the bank has to implement lot of innovative CRM strategies to capture and retain the customers. There is a shift from bank centric activities to customer centric activities. The banks in India deployed much innovative strategies to attract new customers and to retain existing ones. In the banking sector this strategy is still in the evolutionary stage, it is the time for taking ideas from customers to enrich its service.

To develop this strategy and generate the financial results expected requires the synergistic melding of four elements:

- Organizational culture
- People

- Processes
- Technologies

The ability to foster and grow an effective customer-focused business strategy directly influences the ability to produce financial growth. Any shortfall in executing any of the four elements negatively impacts the results of a customer-focused initiative.

Organizational Culture

Establishing the right culture is the first important component. Culture is comprised of the attitudes, beliefs, and behaviors resident within the organization. Culture is an amalgamation of how employees:

• View co-workers, customers, and opportunities (Attitude)
• Judge co-workers, customers, and opportunities (Beliefs)
• Act towards co-workers, customers, and prospects (Behaviors)

An organization that views and judges the above concept in a positive manner results in proactive and value-producing actions. Such an institution is positioned well for a successful effort. Organizations experiencing issues with any of these components must support and foster change within the prevailing culture to achieve success? It is important to keep in mind that any changes that affect people, processes, and/or technology will take18 to 24 months before they become an inherent part of the culture. During that period, organizations typically become internally focused. Therefore, it is equally important to emerge from that timeframe with clear goals for departments, branches, and individuals.

People and Processes

The second and third elements are intertwined.
• good people + good processes = good results
• good people + poor processes = mixed results
• poor people + good process = bad results
• bad people + bad processes runs one out of business

Two basic questions arise from this relationship:
1. "Do we have the right people with the right skills in the right places?"
2. "Do our processes inhibit the ability of our people to perform or make it difficult for customers to do business with us?"
The People element of the equation creates additional questions that gauge an organization's starting point within the process for creating customer-focused banking.
• "People drive the processes but what drives the people serving customers and prospects?"
• "Are the skills necessary to be successful in identifying, assessing, and meeting customer needs and expectations present in our people?"
• "Have we provided our people with the training and tools to be successful?"
• "Do our people understand how we know when we are successful?"
Often, as people need to change, so do the processes. The objective is to eliminate the "things and clutter" that get in the way of focusing on the customer. Streamlining and improving processes enhances the ability of staff to concentrate on identifying customer needs and growing these relationships. Major initiatives encompassing the People and Process components typically require:
• Assigning customer relationships to staff
• Removing operational barriers
• Establishing customer service standards
• Establishing targets for sales and service
• Developing branch and individual sales plans by quarter

• Examining what you expect – "What gets measured gets managed"
• Recognizing and rewarding performance – "What gets into the incentive plan gets accomplished"

Technology

Banks typically possess some natural advantages in the amount of customer information available to them when compared to other industries. The products and services banks market provide for the gathering of a significant amount of information on their customers. The mere act of opening an account gathers far more information about a customer than a retailer might gather when a piece of clothing is sold. Unfortunately, many banks fail to extract this information. In addition to basic information on customer name, address, etc., core system reports can provide insight into customer holdings and financial services "buying or spending" habits, including:

• Current deposit and loan by balance
• Large deposits/withdrawals
• New accounts/closed accounts
• Maturing CDs and loans
• ACH reports
• Internet banking new customers/usage
• ATM/debit card usage

This information is further enhanced by customer data gathered during the opening of accounts or at the initiation of a lending relationship. Typical sources of such data are:

• Financial statements
• Tax returns
• Credit bureau reports
• Profile forms

This data can be further refined or enhanced by manipulating:

• Customer data collection
• Customer and product profitability
• Marketing campaign results
• Appended demographic and segmentation information
• Suggested products and services based on known customer habits

VI. CRM: A Costly Affair

To this end, there are four key areas a bank needs to examine when cost for CRM is to be considered:

- Training: One of the biggest and most costly mistakes banks make is underestimating the complexity and duration of CRM projects.Banks usually need to train staff to understand how to operate the CRM software. Training funds are also needed so that staff can take advantage of new business practices, such as up-selling and cross-selling based on customer information provided by the CRM system.
- Maintaining data: Many banks fail to calculate the true cost of collecting and maintaining customer information. CRM involves a massive data collection effort to identify customers and describe their buying behavior and preferences. Data is not pristine and must be continually maintained to correct entry errors and keep the data up to date. For example, data should be updated when customers change addresses or return an order. Poor quality data undermines the effectiveness of a CRM initiative so it's important to factor in the cost of maintaining it.

- Software integration: CRM software usually requires some form of integration to present a complete picture of the customer and to take advantage of that information in sales and marketing efforts. For example, CRM software is frequently integrated with corporate Enterprise Resource Planning (ERP) systems to provide access to transaction data. Depending on their IT strategies, banks may choose to integrate CRM applications from more than one vendor to take advantage of each vendor's strengths.
- Project management: Another source of hidden CRM costs is in project management. CRM projects cannot be effectively managed on an ad-hoc basis. They should be approached as a business strategy and then as an IT initiative. Banks need to evaluate their customer-service strategy at the outset and then determine how a CRM project can support this strategy. A project-management approach would be of benefit. This should include a total cost of ownership and return on investment evaluation, combined with regular tracking of project milestones, resources and costs.

VII. The Challenges

Although CRM can help banking institutions to be more efficient but for managing their customers base many banks fail to meld the concept into the prevailing work culture. But the high incidence of CRM failure has very little to do with the CRM concept itself. Usually it's a case of the banks failing to pay attention to customer data they already have. A lot of banks underestimate the magnitude of CRM. They tend to treat it just like any other application technology, without realizing that CRM, if done properly, is a strategic initiative that touches all areas of an organization. CRM usually requires some form of integration to present a complete picture of the customer and to take advantage of that information in sales and marketing efforts.

Despite its promise, most CRM systems have a limited ability to meet the ever-growing challenges of today's financial services marketplace. Part of the problem is that CRM was not developed specifically for the financial service environment. Often, solutions have been adapted from the telecom industry and other sectors. In many cases, financial institutions are only scratching the surface of the technology's potential. In fact, data indicates that about a third of institutions use their CRM systems for nothing more than sales force automation and call centers. Yet to succeed, these institutions need more and better information about their customers. One of the major drawbacks in implementing CRM in the banking sector is that branch managers rotate frequently. So, there is an inability to gather everything the institution knows, or should know, about the customer in a single, immediately accessible view. This is one of the principal shortcomings of CRM in the financial services environment. Just 8% of banks have a complete 360° view of each customer because most key customer information still resides in disparate product-oriented data "silos". In practice, this means that the service representative doesn't know enough to award a better mortgage rate to a customer who may only have a single discount checking account, but also has a large investment portfolio. The lack of strategic information limits the financial institution's ability to deliver the products and services that will enable it to become a trusted advisor to its most profitable clients or to grow its business with lower profit customers. More firms are starting to recognize that "customer value" - the profitability they generate from each customer - directly affects shareholder value. Without a view of the past, present, and future potential value of the customer, financial institutions lack the information needed to make good business decisions in an increasingly competitive environment. By using their CRM systems to convert back office data into useful front line information, financial services firms can base their pricing and service decisions on customer value. At the same time as they enhance their profitability, they can secure their customer relationships by delivering superior, personalized service.

VIII. Strengthening CRM in Banks

Banks can take several steps to strengthen their customer relationship management in an effective manner.

Acknowledge email enquiries: At the very minimum, banks should send out an automated email response that acknowledges receipt of a customer's email and lets the sender know when to expect a more complete response. It is then vital to get back to the customer within the promised time frame. Banks can earn more customer goodwill if they respond faster than the imposed deadline.

Banks should develop a right contact strategy. With the help of the data bank of customers they should decide which scheme is to be offered to whom and what incentive is to be given to which customers and when. Banks can have an alternative to telephone support by having ***online chatting.*** This service also offers immediate response as that of the phone but primarily allows customers to remain online. With online chatting, service agents can usually handle between one and three customer inquiries at any given point of time. Given that the average call lasts about four minutes, a customer-service representative can handle 10 to 12 customers per hour using "chat", compared with six to eight customers per hour over the telephone. One of chat's important advantages is that it keeps customers in an online store environment where they remain exposed to merchandise and promotions.

Analyze the project's scope: Before recommending or embracing CRM, bank executives must analyze the business issues, the customer relationship model and the exact nature of customer interactions and how they tie together. Banks should not embrace top-line growth as an objective until they can understand precisely how CRM technology will provide those new revenues.

Many ***CRM implementations are severely limited*** because they fail to provide a complete and meaningful view of the customer. CRM is primarily a business program, and it requires a genuine partnership between various departments to ensure that both business and technology issues are managed effectively. Furthermore, CRM not only takes existing business processes and makes them more efficient, but it also requires these processes to be modified. For a CRM implementation to be successful, decision makers within the bank need to make sure that all the stakeholders understand and support the required process changes.

Change accounts into customers. Traditionally banks have closely associated customers with accounts, to the point of calling the account the customer and vice versa. Customers will tend to feel alienated when they are treated like a number instead of a person. A conventional account structure usually contains very little information about customers so efforts should be made to have detailed information about the customers so that they feel special.

IX. Conclusion

Customer Relationship Management is concerned with attracting, maintaining and enhancing customer relationship in multi service organizations. CRM goes beyond the transactional exchange and enables the marketer to estimate the customer’s sentiments and buying intentions so that the customer can be provided with products and services before they starts demanding. Customers are the backbone of any kind of business activities, maintaining relationship with them always yield better result. The biggest challenge our banks face today is to establish customer intimacy without which all other efforts towards operational excellence are meaningless. With the entry of new players and multiple channels, customers (both corporate and retail) have become more discerning and less "loyal" to banks. This makes it imperative that banks provide best possible products and services to ensure customer satisfaction. Therefore, banks are now stressing

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