Customer Relationship Management: Experimental Inspirations (A Case Study of AIB Bank)

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Abstract:- Investigating the factors affecting customer relationship management in an international bank in Afghanistan is the purpose of this study (AIB). However, the study found that there is a strong correlation between CRM and banks. The nomothetic approach was adopted, and 100 copies of a structured questionnaire were distributed to bank customers in Kabul, Afghanistan, as our main data gathering tool. Additionally, it was discovered that customer identification and retention have a greater impact on business performance than other CRM aspects. The study's conclusion is that banks should improve their tactics for identifying and keeping customers because these efforts have a direct impact on their level of performance. The study did suggest that the Afghan banking sector's capacity to better understand, attract, hold onto, and develop its clientele is the key to efficient performance.

Keywords:- Tangible Aspects, Reliability, Responsiveness, capacity of assurance, empathy.

I. INTRODUCTION

Afghanistan International Bank (AIB), which was established in March 2004 and is headquartered in Kabul, is the first private bank in the nation. It is supported by the Asian Development Bank (ADB) and some of the most prestigious business organizations in the nation. The Bank expanded quickly across the nation within ten years of opening for business. AIB is committed to the ongoing training of its employees and to providing more possibilities to those who advance within the organization. AIB is a top employer because of its skilled management team, which upholds high standards of corporate governance, and its professional workplace, where each manager is dedicated to investing in the training and development of his staff. Since its formation in 2004, the main goals of the Afghanistan International Bank have been to support the growth of the Afghan economy and conduct business in accordance with global norms of honesty and good governance. The numerous accolades won from reputable industry organizations serve as independent confirmation of AIB's accomplishments, notably being chosen as "Bank of the Year, Afghanistan" by The Banker magazine seven years in a row from 2012 to 2018. As a market innovator, AIB is now widely considered as the most reliable and trustworthy financial institution in the nation. Its development into a long-lasting institution blends global experience with in-depth local knowledge and a solid grasp of consumer needs. (AIB bank employee sits)(CRM) is

currently playing an essential part in company. Every business aspires to expand its consumer base while also working to keep its current clientele. CRM contributes to a contemporary business trend. The thesis intends to investigate the procedures or strategies that let small-business banking make money from customer connections. By examining RR (relationship revenue) and RC (relationship cost), the study establishes the strategies or tactics for the profitability in the customer relationship base (CRP - customer relationship profitability). Relationships are the foundation of customer relationships in retail banking. As a result of the consistent and positive long-term connection, retail banking generates RR (relationship revenue). RC will also be expected to maintain and enhance customer connections (relationship cost). Banks must incur a specific amount of RC in order to obtain RR (relationship revenue) from client relationships (relationship cost).The goal is to identify the tactics that will allow retail banking to simultaneously serve its customers successfully and efficiently while increasing CRP (customer relationship profitability).In today's business world, management understands that customers are the company's main source of revenue and that efficient customer relationship management is essential to a company's success. A strong CRM program should be the cornerstone of the insurance sector, as the profitability of the sector is significantly reliant on the services it offers and on successfully satisfying customer demand. Customer relationship management (CRM) is a method for organizing a business's interactions with its current and future clients (CRM). The liberalization of the financial services sector has improved the market responsiveness of insurance companies. As a result, companies are concentrating their strategies on boosting client happiness and loyalty through higher-quality services. Due to increasing competition brought on by the opening of the insurance market to private firms, it is currently highly challenging for companies to draw in and retain policyholders. All private and public sector insurance businesses have implemented the CRM process as a result of the realization by every organization of the necessity of changing from a traditional strategy in order to thrive in the market.

➢ *Problem Statement:*

The thesis's problem statement asserts that businesses lack the facilities and knowledge necessary to maintain client pleasure. Being in direct contact with the consumers is crucial in today's rapidly shifting competitive climate for the banking sector in order to forge strong bonds and achieve customer

satisfaction. Knowing the key components of customer relationship management that might result in customer satisfaction is therefore crucial for financial institutions, especially given the fierce rivalry among these institutions Instead of viewing the relationship as purely transactional, relationship management aims to forge a partnership between the organization and its audience. Customers are more inclined to stick with a brand's goods and services if they believe that it caters to their demands. Additionally, being in touch with customer's enables businesses and people to spot potential trouble spots before they become major issues. The banking sector has long been the focus of society's attention because of its essential role in the world of finance and the state of the global economy. In the banking sector, there is a unique relationship between customers and banks. However, a large number of banks continue to utilize conventional marketing techniques, and only a small number of institutions are making an effort to use CRM due to a range of issues and concerns, including budgetary restrictions, the chance of failure, marketing inertia, etc.

> ## Research Objective:
To examine the effect of relationship of service quality, behavior of staff, physical environment on CRM performance.

> ## Research Question:
What is the effect of service quality, behavior of staff, physical environment and social network interaction on CRM performance?

> ## Significance of Study:
Customers can be found and connected with the help of customer relationship management (CRM). Since CRM contains all of a client's information, it is possible to sample how to best interact with a customer and identify which clients will be profitable and which clients won't. Customers are gathered by distinct angles in customer relationship management frameworks and assigned to completely different clients based on the type of business they are performing or based on their physical location, which helps to focus and concentrate on each and every customer separately. The most basic component of client relationship management is extremely practical and economical. A reasonably developed CRM system has the advantage of reducing the requirement for paper and manual Labour, necessitating fewer staff members to manage it and fewer resources to accommodate it. The technologies utilized to construct a CRM system are also the simplest and least expensive when compared to the traditional business method. These benefits refer to regular business operations, enhanced data management, and knowledge management of client data that is scattered across numerous systems and functions and stored across businesses. For businesses to effectively manage specific client engagements, they must be able to see their whole customer relationships. (Ryals et al. 2021).

II. LITERATURE REVIEW

Customer relationship management (CRM) is a method for organizing a business's interactions with its current and future clients (CRM). The impact of CRM on customer satisfaction behavior and knowledge is boosted when banks, particularly those in the service industry, share customer-related information with their supply chain partner. There is little study on how CRM systems may help. CRM is a method or a collection of processes created to gather data and deliver information that aids the bank in evaluating strategic options. Organizations increase the profitability of their relationships by making them safer and nicer. (M. S. Krishnan, Claes Fornell, and Sunil Mithas 2005). In every industry, including banks, hospitals, telecommunications, power providers, internet service providers, and others, one of the most innovative technology concerns of the new millennium is CRM. Although CRM is not a concept that is actually new, it has become more significant as a result of recent technical developments and innovations in information and business software technologies. (2003) Popovich and Chen Despite the fact that all accepted definitions of CRM have a mostly similar core idea, there remained a conspicuous lack of clarity in the definition: customer relationships management refers to customer management, marketing strategy, client retention, and personalization. The invention and idea of comprehensive quality management, along with new technical advancements, helped to form and impact the present notion of customer relationship management. (2000, Zineldin) and (Gummesson 2012). CRM was created because customers' preferences, purchasing power, and purchasing behaviors change. (2002) Interject Bose By comprehending customer drivers and customer profitability, businesses may better customize their products to increase the entire worth of their client portfolio. Because of today's extremely saturated and competitive marketing landscape, CRM is currently attracting attention from firms (Chou et al, 2002). CRM is often a business-focused technology that can be used by all corporate divisions. In addition to customer service, he continues, CRM would also include human resources, marketing, sales, engineering, and manufacturing, as well as product testing, assembling, and invoicing. Greenberg (2004). Companies are able to identify and categorize the right kind of customers and forecast trends in their future purchasing behavior thanks to the customer's touch points, which also grow and enable the organization to have a comprehensive perspective of the customers, thanks to an intricate program called CRM that harvests client data that has been obtained from all companies. Chen and Popovich (2003). CRM is sometimes referred to as an all-encompassing strategy that synchronizes customer-facing operations such as sales, customer service, marketing, and field support. This definition of CRM states that it is a strategy for how a business can keep its most profitable clients while reducing expenses and enhancing the caliber of interactions, both of which lead to high profits. (2002) Chou et al. Nevertheless, while academics debate the intricacies of various definitions, practitioners have developed a wide range of useful tools that may be used to analyze the unique challenges and opportunities of implementing the systems (Bacuvier et al. 2001). and CRM enablement are viewed as technology

solutions that better target marketing and sales activities by taking into consideration individual databases, sales force automation tools, and sales and marketing responsibilities. Businesses view CRM as a tool designed exclusively for one-on-one interactions with customers, which fall under the purview of the sales, call center, or marketing departments. Technology improvements, notably the Internet, have greatly enhanced two-way communication. Rogers and Peppers (1999). CRM refers to an enterprise-wide integration of cooperating technologies, such as a data warehouse, website, phone support system, accounting, sales, marketing, and production, in terms of information technology (IT). Collect data that may be utilized to develop information collected to create more personalized customer interactions. In the long run, it results in a technique of ongoing analysis and reinforcement to raise customer lifetime value with businesses. Kotler (2000). When CRM is successfully deployed, businesses can have cross-functional, customer-driven, technology-integrated business process management strategies that maximize connections. CRM is not just technology applications for marketing, sales, and services. Chin and co. (2003). Because there are so many technological options for CRM automation, it's frequently mistaken for a technological item. Goldenberg (2000).Argued that recently, as more businesses have come to understand the strategic significance of CRM, it is now more about business value than it is about technology. CRM strategy makes use of key functional areas by using information technology as an enabler to increase the profitability of customer interactions (Chen and Popovich, 2003). A fiercely competitive marketing environment, and the internet are the primary forces behind current and future customer profitability, making it possible to fairly and proportionately distribute a company's resources across all functional areas that influence customer relationships (Chou et al, 2003). No of the type of interaction channel used, CRM offers clients personalization, ease of use, and convenience for finishing transactions (Gulati and Garino, 2000). Many companies nowadays are aware of the value of CRM and how it can support them in gaining and maintaining a competitive edge (Peppard, 2000). Are essential to business success. This belief was strengthened by the fact that organizations cannot compete successfully with tiny advantages and strategies that rival companies may simply imitate. By putting CRM into practice, you have the chance to go beyond insignificant advantages and concentrate on forging genuine connections with your clients. Future leaders are more likely to come from companies that excel at meeting client demands. (Bose 2002). Client relationship management (CRM) is a structure methodology used to alter customer acquisition, retention, loyalty, and profitability by a purposeful means of communication that comprehends and facilitates customer behavior. 2001). from a strategic perspective, a CRM integrated framework is a technique that offers client-requested services in an effort to maintain a long-term relationship and satisfy current, changing customer demands. Researchers looked at CRM from both social control and technological perspectives (Kalakota and Robinson 1999). The following will provide a more detailed description of the significant technological, organizational, and external elements that are known to affect the adoption of CRM as such:

➤ *Technology Factors:*
Choice of compliance and implementation. Identified a number of issues with innovation, such as the decision-making process, individual creativity, compliance rate, and qualities that are perceived. According to the five criteria of innovation—relative advantage, compatibility, complexity, observability, and reliability—the adoption has heavily relied on perceived attribute's theory to examine IT innovation. The literature has suggested additional research into how technology aspects affect adoption at the organizational level (Ramamurthy & Premkumar, 1999).

➤ *Organizational Factors:*
The organizational aspect represents the qualities of organizations, which in this study were described as the traits of the financial institute and signify that institution's ability to successfully adopt the CRMS. On the other hand, in order to adopt innovation at the organizational level in the financial institute, certain organizational aspects need to be changed. According to previous research, organizational considerations are crucial for the adoption of CRM (Ramdani, Kawalek, & Lorenzo, 2009).

➤ *External Factors:*
The impact of external factors on the adoption of CRMS has been highlighted by numerous studies. External pressure has been variously recognized in the study literature, and it is often considered to be an influence from the corporate environment. Additionally, they said that there are often two kinds of external pressure: first, industrial competitors (competitive pressure), and second, trading partners (government support). A corporation must choose whether to follow or not to follow its competitors as competitors in an industry advance and profit from new technologies. (Ramdani et al 2009).

Element of customer relationship management: The elements of the customer, according to (Philip Kotler, 2000), are broken down into the following categories.

Customer: Customers are individuals or groups of people who spend money on goods and services generated by the economy. The word's root is the word custom, which denotes a habit. A customer was someone who often patronized a specific store and made it a point to make purchases there.

Customer needs: Numerous studies have highlighted the significance of the external A although a corporation can identify its target market, it may not fully comprehend the needs of its customers because doing so is not always straightforward. Some clients have wants that they are not entirely aware of, or they are unable to express; in other words, there is an unmet need.

Customer Satisfaction: A person will experience one of two emotions when comparing the perceived performance (or result) of a product to their expectations: satisfaction or disappointment. Customers' expectations and the perceived performance of the goods are thus linked to their level of satisfaction. If the degree of customer satisfaction falls short of expectations, the client is not happy. If the performance matches the customer's expectations, they are satisfied; if it exceeds them, they are extremely satisfied or thrilled.

Customer value: A person's sense of pleasure or dissatisfaction that results from a customer value proposition, as used in marketing, is the total of the advantages a salesperson guarantees a customer will receive in exchange for the related payment. Value proposition can be defined as what the consumer receives for the price they pay.

Customer retention: Process known as customer retention. Too many businesses struggle with high customer churn, or high customer defection. The key to customer retention is customer satisfaction, thus it makes sense for a business to constantly assess this metric. Additionally, businesses should routinely solicit consumer input regarding their operations. Well pleased customers are more likely to remain loyal to a business over time, to purchase new items as they are released and to update current ones, to speak highly of it and its products, to pay less attention to other brands, and to be less price sensitive. Makes suggestions for new goods or services to the business and is less expensive to serve than acquiring new clients. Some businesses believe that recording client complaints will give them a better idea of customer happiness, however 96% of dissatisfied consumers don't actually complain; instead, they simply quit making purchases. Making client complaints simple is the finest thing a business can do. To retain customers, the business must rapidly and effectively address issues; simply listening to them is not sufficient.

Critical factors of hospital adoption on CRM: Due to the recent rapid expansion in the volume of medical information, hospitals today have the urgent challenge of figuring out how to employ health care information technology to improve the quality of healthcare services. Building and maintaining customer relationships more effectively and efficiently is now feasible thanks to a cutting-edge technology called client relationship management. From a business perspective, patients are the hospital's main clients because they directly and realistically get and experience the medical services. The results demonstrated that hospital size is related to staff capabilities, top executives' innovation, and the adoption of CRMS is greatly driven by comparative advantage and information management capabilities. In order to improve the possibility that CRM will be adopted by researchers, CRM suppliers, and the government, the studies' conclusions the study are also beneficial Elsevier B.V. CRM investigates strategies to enhance client relationships from the viewpoint of the client and maximize the client's benefit to the business. It doesn't simply concentrate on effective client utilization and building high-value customer relationships with both existing and prospective clients. This analysis takes a balanced stance. 2001, R. Ling and D. C. Yen. This study examined the key elements influencing CRM adoption in hospitals. It classified the factors that contributed to the adoption of novel technology into two groups: organizational traits and CRM capabilities. Organizational characteristics are influenced by a number of variables, including the size of the business, staff IT capabilities, senior executives' creativity, and data management abilities. Quality and relative advantage are two elements connected to CRMS traits. On the graph, it shows the planned model. (J.E. Dutton and R.D. Dewar 1986).
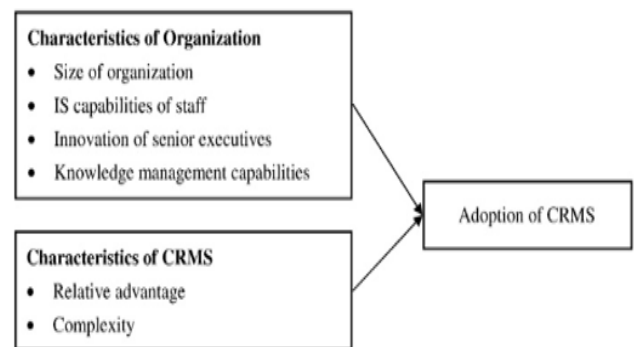
➢ *Size of organization:*
According to Dewar and Dutton, A sizable company has the infrastructure and a lot of resources required to market inventions. Little businesses occasionally face a lot of obstacles, such as a dearth of materials, budgetary constraints, a lack of qualified personnel, and management with little insight. It is generally agreed upon that large businesses find it more challenging and face more obstacles when deploying IT. It's also claimed that big businesses are better able to hire professionals like IT specialists than small businesses. We often create a hypothesis for the application of CRMS in hospitals as a consequence. (J.E. Dutton and R.D. Dewar 1986).

➢ *The information system (IS) capabilities of staff:*
Attewell thought that small-business employees were the primary objective of the innovation diffusion theory. It is sometimes assumed that large firms fail because they lack knowledge and systems because they lack qualified IT information and IT technical skills. If employees at small businesses are well-informed on knowledge systems, they will be more willing to adopt them. It will be assumed that the staff members' IS capabilities are based on their IS expertise as well as the information intensity in the hospitals. As a result, we often make assumptions about how CRMS will be implemented in hospitals. (1992, Attewell).

➢ *Innovation of senior executives:*
The adoption of IS influenced by the traits of senior executives in firms. Senior executives' positions and responsibilities have quite distinct effects on how the organization behaves with regard to innovation. According to certain research, it's important to pay attention to the key players in organizations. Like, those at higher levels who can divide up resources can have an impact on how quickly innovations are adopted. Senior executives in organizations are crucial for identifying how the organization's structure is

oriented toward innovation. Are occasionally both significant policy makers and home owners. The traits of senior executives can validate how the corporation is set up. In general, a company's ability to change depends not only on the company's size and the state of the market, but also on the power, preferences, and adaptability of senior executives. (Thong60) Knowledge management abilities: Three categories of perceived data management skills are proposed by researchers. In order to alter companies, make hasty decisions, and enhance customer responsiveness, enterprises required dependable information management capabilities, which included the capture, management, and transmission of real-time client product and repair information. the requirement to acquire CRM data, customer data, competition data, product and market data, activity-based value, human resources specifics, and the most recent financial situation, to mention a few of the IT-based capability reading, Two from the goal of reading as a technology-based capability, the requirement to develop information measurement, email Web-based goods, search engines, and data technology architecture; three from the cultural capability goal of reading, the necessity to execute practical instructions for developing data management systems, as well as the advancement of structure modification and knowledge-sharing; and four from the goal of reading as a cultural capability. (B.K. Reddy, G.V.R.K. Acharyu 2002).

➢ *Relative advantage and complexity:*

Rogers detailed the perceived qualities of the innovation and provided evidence for what influences an organization's decision to adopt the innovation. Whether or whether IS are implemented depends in large part on how potential implementing organizations view them. In line with the traits of innovation as articulated in the literature on innovation, Tornatzky and Klein's understanding of relative advantage, compatibility, and complexity reinforced the innovative features of the attitude toward the usage of IT innovation. (Tornatzky, Klein 1990) and E.M. Rogers (1983).

➢ *An Introduction of CRM in Telecom Companies:*

One of the industries with the most rapid market changes is telecommunications. The market has already changed from being driven by supply to being driven by demand; it is now just a matter of what the client wants. Businesses must look to a new strategy called customer relationship management as the market shifts toward a greater emphasis on the customer. This strategy combines diverse programs to improve the environment for managing customer interactions. The objectives of the study are to identify the factors influencing the CRM strategies employed by the telecom sector and to investigate CRM's role as a new marketing tool in the mobile communication sector. (Doctor Rakshita Puranik)

➢ *Factors affecting CRM in Telecom Companies:*

The most recent development in efficient marketing is customer relationship management. Customer relationship management is, to put it simply, about handling various customers in various ways. CRM (customer relationship management) is a technology-enabled business management tool for growing and exploiting customer information to

nurture, maintain, and strengthen lucrative connections (Sue and Morin2001). The service industry dominates the economies of both developed and developing countries. Today's corporate environment, particularly in the service industry, is seeing an increased need for CRM. The industries that have reportedly benefited the most from CRM techniques and technology include banking, insurance, financial, hospitality, travel airlines, ISPs, and retail. Telecommunications services are also not an exception. According to Thompson's estimation from 2003, over $13 billion was spent globally on CRM-related technologies and services. The expectation is that the organizations will concentrate their efforts on developing strong customer relationships. In an essay published in 2002, Mohamed H.P. & CRM is a business and technology approach, according to Sagadeven A. presents a model that explains the roles of organizational learning, a focus on business processes, a customer-centric approach, and task-technology fit in enabling the transformation of CRM from a technological tool to a resource that provides benefits. As a result, the ability of companies to earn a profit is examined by Krasnikov (2009) in relation to the effects of CRM deployment on two performance indicators for corporations (profit efficiency) According to Gronroos (1991), establishing relationships with customers should be the goal of all marketing initiatives and the "raison d'être" of the company. The networks that enable consumer communication are built and managed by telecommunications service providers, who also charge end customers to use the system. Morgan and Hunt (1994) also make use of the superiority between transactional exchanges and relative exchanges. Customers that require telecommunications services choose carriers by comparing prices for services and equipment, checking the network's dependability, and other factors. And assessing how certain offerings (features) correspond to their communication requirements. Examines client satisfaction with mobile services by extending the expectation and want disconfirmation model and incorporating the ideas of perceived customizability and self-efficacy. (Khandai & Shrivastava, 2002) by examining the literature on relationship-building and other areas that supplement CRM data. We could claim that there is intense rivalry and that companies employ a variety of tactics to attract customers. Numerous bargains have been given by cellular companies in an effort to deceive the younger market.

➢ *Influence Factor:*

One is referred to as an influence since the GPRS facility, billing services, connectivity, and customer needs are among the variables with the factor load. The degree of customer satisfaction is impacted by these factors directly or indirectly.

➢ *Value for money:*

Value for money is the second consideration. The variables under this aspect are mostly focused on the role that money plays in customers' decision-making. The factors include SMS fees, call fees, value-added services, roaming fees, and their pricing structures.

➢ *Relationship maintenance:*

The third aspect, relationship maintenance, deals with keeping in touch with clients and maintaining relationships with them. Complaints, suggestions, and customer interactions are among the component variables.

➢ *Core benefits:*

This factor is titled "core benefits" because it focuses on the fundamental advantages that an average customer would

➢ *Categorizing Different Variables*

expect from a service provider. Recharge coupon network facilities are one of the component variables.

➢ *Value added services:*

The value-added services element The factors concern the value-added services that the service provider offers to clients to provide them something a little extra in comparison to other market players. Information accessibility and Internet connectivity are the variables.

1st Factor influence	2nd Factor value for Money	3rd Factor relationship Maintenance	4th Variable value added services
1.GPRS facility 2.billing services 3.Connectivity	1.SMS charges 2.Call charges 3.value added services 4.Roaming charges 5.Schemes	1. Complaints. 2.Relationships with customers	1.Availability of Information 2.Internet connectivity

Results alter when CRM is involved and public opinion is considered. The CRM variables used in the study are examined using factor analysis, and the results reveal that the variables with the largest load in the analysis are those that are most significant to the customer.

These elements are:
- GPRS capability
- Billing solutions
- Connectivity
- Client needs

Thus, it follows that a consumer seeking a connection wants a service that appropriately addresses the aforementioned factors. The following variables have the following next-highest loads:
- SMS costs
- Charges for calls
- value-added services
- Roaming fees
- Plans

Thus, we may conclude that after being pleased with the company's fundamental benefits, customers opt for its value-added services. These services include SMS and call fees, among others. The following variables are the next high loads after this:
• Criticisms and recommendations
• 24/7 Assistance

Relationships with consumers show that after receiving benefits from the business, the client seeks help and lodges grievances. The availability of recharge coupons network facilities and the availability of information internet connectivity clients are the next largest loads after this. One of the developing and sizable businesses, the telecom sector offers tremendous opportunity for all telecom enterprises. However, to be competitive in the market, any organization must use CRM because of expanding customer literacy and

increased rivalry. Here are some CRM-related recommendations for telecom companies. According to this survey, it's important for any business to both acquire and retain customers. The business that has the finest understanding of its clients will be able to react to changing conditions more quickly in a highly competitive market. Customer relationship management seeks to improve customer value, engagement, participation, and it also aids in product customization. In the service industry, CRM is crucial to any company's success since it enables businesses to differentiate their clients from one another and from their offerings, which in turn fosters long-term relationships with customers and higher levels of consumer loyalty. After researching how CRM contributes to the success of telecom Companies, in particular, we may draw the conclusion that the customers are provided with top-notch services, but neither firm effectively employs CRM techniques; CRM is the method of treating various customers differently, but neither company employs this method. Although the company's CRM initiatives have received positive feedback from customers, it is clear that there is room for improvement.

➢ *Factors affecting CRM in commercial banks of India:*

Since the global financial crisis, banks have faced intricate and significant difficulties relating to their client relationships. How can banks foster more client loyalty and satisfaction? A stunning result emerged from a global banking poll on the new era of customer pleasure. The focus of the current study is on the banking industry's use of customer relationship management (CRM) and the variables that could affect those uses. The banking industry will benefit from the findings and results of the current study in order to prevent CRM implementation failure. This paper's goal is to identify the independent variables and analyze how they may CRM's impact on the banking industry. Banks have had a lot of trouble maintaining their client interactions since the financial crisis. Although consumer satisfaction with banks is often good, this study focuses on customer relationship management and bank service quality. Relationship

marketing has replaced a focus on products in banks' marketing strategies. Businesses must put all of their efforts into making sure that their customers are pleased rather than merely selling them things if they want to succeed in the current world. Creating a space in the hearts of customers so that it leaves a long-lasting impression on their minds and maintains their loyalty to the organizations has replaced the philosophy of manufacturing and selling items in accordance with the needs of the consumers. The CRM concept has proven to be a helpful tool in achieving the stated goal. However, there has been a paradigm shift in all the dependent elements. (2006) Aberdeen Leila the four views of customer knowledge, customer engagement, customer value, and customer happiness were added to a customer-focused balance score card. (2006) Aberdeen Leila Doyle argues that in order to achieve optimum company efficiency and build lasting relationships with customers, each corporation must have skilled, knowledgeable, and motivated personnel. (Doyle 2000).

➢ *The importance of CRM for Indian banking sector:*

The Indian banking industry has undergone tremendous change since the 1990s (Ranjan, 2009). CRM has a tremendous impact on bank everyday operations and functions. The banking industry has been successful in attaining and holding onto a prominent role in India's overall economic landscape. It has long contributed significantly to the creation of employment opportunities and the growth of the economy. However, despite the rapidly evolving digital economy, Indian banks are still having trouble using ineffective delivery and marketing strategies. It gives banks the chance to do so because they are continually seeking methods to enhance their offerings and grow their clientele (Bhatnagar, 2009). As has already been determined, CRM is crucial for banks to integrate IT and marketing strategies in order to build successful and lasting connections with bank clients. By analyzing CRM that offers improved options to use data and information to both understand customers and create value, one may gauge the significance of CRM (Ranjan, 2009). The most recent CRM idea is used by Indian banks to provide value for all parties. As explained by Hussain, the concept of CRM application, software, or a system in the Indian banking sector is built on getting insight into customer behavior and customer value (Hussain et al. 2010). Numerous academics have examined the value of CRM for banks in various contexts. According to Johnson and Selnes (2010), cite the fact that banks require CRM in order to properly address client needs. For effective operational functionality, a number of experts advise using CRM. For some studies, the value of CRM can be investigated by determining the bank's most lucrative clients and prospects. CRM is a thorough method for fostering, preserving, and extending customer connections. It is crucial for banks to employ a CRM strategy that strives to comprehend, account for, manage, and tailor to the needs of both present and potential clients. (2009) Ranjan According to a study, the Indian banking industry expects client relationship management to develop significantly over the coming years. Institutions compete to increase profits while retaining customers, and in order to do so, banks must take deeper customer understanding, ensuring that customers

receive what they desire, are aware of when they are not satisfied, and take appropriate action (Bovee, 2008).It entails creating a customer base that convinces banks to properly attend to growing the customer base in whatever way possible (Xu and Yen, 2008). The client base is developed through referrals from current customers to others. As the client base grows, so does the profitability, thus the bank must employ a variety of creative CRM strategies to attract and keep consumers (Buttle, 2008).Academics have presented their theories about this. As with any other industry, the banking sector at the dawn of the new millennium has benefited from CRM. Many banks have employed CRM systems to increase customer acquisition and strengthen customer relationships (Lindgreen, 2005). It became more challenging for banks to differentiate themselves from the competition due to growing regulation and competition. However, the introduction of CRM provided proactive banks with access to technology that allowed them to use client input to offer conveniences and boost customer retention (Ryals, 2010). Bank call centers employ CRM solutions for a variety of tasks, including call tracking and troubleshooting. With the development of CRM, sales have become more important in banks (Meyer 2005). Many clients view their relationship with their bank as being just as important as any other commercial relationship they have. Because clients desire the advantages of a strong relationship, banks that use CRM have an advantage. (Tzokas and Plakoyiannaki 2010). As market conditions worsen, banks are placing an even greater emphasis on their customer connections. Customers are getting more demanding, there is more competition, profits are shrinking, and product and service life cycles are drastically decreasing (Payne, 2010). Due to all of these factors, banks must strengthen their relationship with their clients and provide them with the services they require through the channels they prefer (Foss, 2009).Importance of CRM for banks: It's critical to understand that CRM in the Indian banking industry is fundamentally different from that in other industries because banking is solely focused on financial services. As a result, banks must build customer relationships through trust, customer care support, and awareness of their vital services. Wong and Law (2006). Currently, there are five practical classes for online banking sites that provide customers with calculations, emails, an interactive bank, and cyber banks. Data access, cross-branch money transfers, and utility bill payment. Banks have cooperated with companies in the telecommunication and power sectors, such as MTNL, BSES, and cellular service providers, to allow their clients to create online bill payments. New non-public sector banks like ICICI Bank, HDFC Bank, International Trust Bank, and UTI Bank have taken the lead in developing e-banking in India. While Federal Bank, HSBC Bank, Deutsche Bank, and ABN Amor Bank are poised to overtake Citibank as the industry leader in e-banking, Citibank stands apart among foreign banks. Even government-run banks like SBI and Union Bank of India have recognized the benefits of these services. In both B2B and B2C efforts, the Bank has emerged as the frontrunner. B2B solutions (i-payments) connect business buyers with their suppliers and dealers in an extremely closed business loop in order to facilitate online supply-chain management for business buyers. (Foss, 2009). The bank account must be kept current by all participants in this loop. The bank has already

signed memorandums of understanding with more than 100 major Indian enterprises, demonstrating the product's broad market appeal. The bank achieves success by enabling the account holder to move funds into another bank account through its "Infinity" internet banking service. Once in a lifetime, someone will simultaneously disclose the loss of an ATM card online. Business sector will create enquiries about debts sent for collection using this service and issue letters of credit. In order to avoid mentioning a large number of accounts, it also offers the option of nicknaming all accounts. ICICI Bank, the first bank in Asia to offer e-banking services, with more than 100,000 regular internet user accounts. The bank views cutting-edge information technology as a social control and competitive tool and has worked to leverage it as much as possible to provide superior customer services.

III. CUSTOMER RELATIONSHIP MANAGEMENT IN ICICI BANK OF INDIA:

➢ *A short overview on ICICI Bank of India*

ICICI Bank (formerly Industrial Credit and Investment Corporation of India) is a substantial provider of banking and financial services and is currently the fourth-largest bank in India and the largest private sector bank by market value. The bank also has a network of 4,850+ branches and around 14,516 ATMs across India, as well as 19+ categories of investment banking, life and non-life insurance, venture capital, and asset management (as of November 20, 2018). ICICI Bank is the biggest issuer of credit cards in India. In order to sustain a bank's long-term customer loyalty, this research aims to investigate customer relationship management in ICICI Bank. This would assist ICICI Bank in becoming the nation's only private sector bank. According to ICICI, CRM includes the following methods:

- Obtaining individualized client data.
- What is the relationship worth to you?
- Offerings to clients that are personalized.
- Making a potential customer into a paying client.

➢ *Getting personalized information on customers:*

The bank gathers all of the customer's data for processing. The four main service categories offered by ICICI Bank are loan accounts, savings accounts, current accounts, and fixed deposits. Additionally, the bank has a sizable number of each type of client. By requesting each consumer to fill out the information on a customer application form, they gather the data on a single server and are able to provide the business with individualized information on each customer.

➢ *What is the value of the relationship?*

The department evaluates the worth of the relationship with each and every client after gathering the personalized data on each consumer. Later, they decide how to approach the client in order to ascertain his needs and desires. Following completion of this, the business presents him with the personalized item.

➢ *Customized offering to the customers:*

Following the determination of the customer's value, the business gives the individual the personalized product. In addition, cross-selling is another strategy used over here. Cross-selling is when a bank offers a customer a product from its service lineup that he has not chosen. We can provide him with a loan, insurance, and other investments, for instance, if he has a savings account with the bank.

➢ *Converting a prospective customer in to a true customer:*

According to ICICI Bank, the final CRM strategy is to attempt to turn a prospective customer into an actual customer. Most banks have their own databases, but because to ICICI's major technical expenditures, all of the branches' databases are integrated, making it possible to access them whenever and wherever you are. From the minute the enquiry is received, they follow up with the customer and finally make him visit the bank once or twice before forcing him to do so frequently. The only bank doing this is ICICI Bank, which has a partnership with Teradata Company for the development of their software. Through parameter matching in the tool, the difference can be determined. This relates to; on the ICICI server, rules for sums are established in the server automatically notifies the department to offer the consumer another product when the customer reaches the predetermined standard in terms of value.

➢ *Conceptual Frame Work:*

CRM, which is based on an alternative relationship development technique paradigm, has re-emerged in popularity among academics and practitioners.
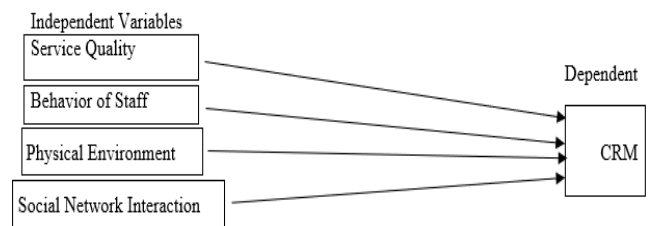
➢ *Dependent and independent variables*
Hypothesis
H1=There is significant of relation between service quality and CRM's improvement in banking industry.
H01=There is no significant relation between service quality and CRM's improvement in banking industry.
H2=There is significant relation between behavior of staff and CRM's improvement in banking industry.
H02= There is no significant relation between behavior of staff and CRM's improvement in banking industry.
H03= There is significant of relation between quality of solving customer's problem and CRM's improvement in banking industry.
H03= There is no significant relation between quality of solving customer's problem and CRM's improvement in banking industry.
H4=There is significant relation between physical environment and CRM's improvement in banking industry.
H04= There is no significant relation between physical environment and CRM's improvement in banking industry.
H5= There is significant relation between social network Interaction and CRM's improvement in banking industry.

H05= There is no significant relation between social network Interaction and CRM's improvement in banking industry.

IV. DATA ANALYSIS AND RESULTS

➤ *Reliability Test:*

The degree of reliability testing is used to demonstrate that measurements are error-free and produce consistent results from one scale administration to the next. Below is a table that shows the study's dependability.

Cronbach's Alpha	N of Items
.783	25

Reliability Statistics

Table 1:- Reliability Test Analysis

Based on the calculations above, we discovered that the value of Aronbach Alpha for the impact of the variables listed is **78%,** which is above the acceptable threshold of **70%** for Cronbach Alpha in research. Since our findings are above this threshold, we can conclude that our study is reputable.

Descriptive Statistics					
	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Service quality	100	-.217	.241	.666	.478
Behavior of staff	100	1.187	.241	3.742	.478
Physical environment	100	.850	.241	1.379	.478
Social network interaction	100	.633	.241	-.254	.478
CRM Performance	100	.990	.241	5.533	.478
Valid N (list wise)	100				

Table 2:- Descriptive statistics Analysis

➤ *Interpretation*

On the basis of a detailed examination of the answers to each of the 18 questions, the results are originally given. Additionally, the answers most banks have their own databases, but thanks to significant technical investments made by ICICI, all of the branch databases are integrated and accessible from anywhere at any time. They follow up with the consumer as soon as they receive the inquiry, pushing him to visit the bank a few times before being forced to do so regularly. Employee objectives should be modified to include observable and quantifiable parts of behavior that relate to the principles of customer orientation in order to detect activities that are not being carried out in a way consistent with CRM. According to CRM literature, organizational culture should be advanced toward a corporate commitment to CRM via performance indicators and incentive compensation programs that promote customer orientation. To guarantee that customer satisfaction becomes a core value that resonates throughout the entire organization, ongoing customer-focused education and training should be undertaken as the following points, which should be taken into consideration in every study project, are covered by description statistics. This information defines the size of our sample, the center and spread of the data, evaluates the shape and distribution of the data, and compares data from various groups. A test for normalcy can be performed using the ratio of skewness to its standard error; a big positive number for skewness implies a lengthy right sequence, whereas an extreme negative value indicates a long left sequence. The value of skewness might be positive, negative, or even undefinable. The data are absolutely equal if skewness is **0**, and since our statistic is, on average, **0.775,** it falls within that range. However, if skewness is less than -1 or larger than 1, the distribution is Kurtosis describes the height and sharpness of the center peak. Since the range for kurtosis statistics in a normal distribution is between 1 and 3, the result of calculating the average of these statistics is **2.3,** demonstrating the normalcy of the distribution.

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.385ᵃ	.148	.112	.30725	1.812

a. Predictors: (Constant), Social network interaction, Behavior of staff, Service quality, Physical environment
b. Dependent Variable: CRM Performance.

Table 3:- Model summary Analysis

➤ *Interpretation*

To ascertain the significance of the effects of the factors influencing CRM in AIB, including service quality, employee behavior, physical environment, and social network interaction on AIB Bank, we conducted a regression analysis. The model summary indicates that the R square is.**385,** meaning that **38%** of the variation in CRM performance can be attributed to staff behavior, branch environments, and other variables that are held in AIB and. The remaining **62%** of the components, which are not listed in this study's factors but have an impact on the CRM performance of Afghanistan International Bank, were not taken into consideration. According to the adjusted R square, **14.8%** of the independent factors have an impact on how well CRM performs on (AIB). This indicates a 14.8% impact of the independent variable on the dependable variable. We must accept our alternative hypothesis, which suggests that

staff conduct has a considerable impact on CRM's per-customer performance, and reject our null hypothesis, which claims that staff behavior has no significant impact on CRM performance, based on regression analysis. Other issues, such as high fees charged by AIB bank compared to other banks, more paperwork required by (AIB) than by other banks, and others are having an impact on the remains. Or any other factors that may not be suitable from the perspective of customers. The model better matches our data when the deviation R^2 is larger. Deviance R^2 always ranges from **0% to 100%.** The deviation R^2 always rises as we add more predictors to a model. For instance, the top five predictor models will always have R^2 values that are at least as high as those of the top four. Deviance R^2 is thus most helpful when comparing models of the same size. One indicator of how well a model fits the data is the deviation R^2 (R^2). R The percentage of the entire variance in the dependent variable, CRM performance, that can be accounted for by the independent variables, service quality, staff conduct, etc., is shown in the square column. **14.8%** in this instance can be explained.

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.557	4	.389	4.123	.004b
	Residual	8.968	95	.094		
	Total	10.525	99			
a. Dependent Variable: CRM Performance						
b. Predictors: (Constant), Social network interaction, Behavior of staff, Service quality, Physical environment						

Table 4:- ANOVAa Analysis

➢ *Interpretation*

In this table, the findings of the ANOVA analysis are shown together with a conclusion regarding the existence of a statistically significant difference between the group means. The significant value is smaller than 0.05 at 0.04 (p =.004), as can be seen. Given that, on average, the regression model statistically significantly predicts the outcome variable we can see in the table that contains the result, it can be concluded that the average time required to complete the spreadsheet problem by the various paths taken varies in a manner that is statistically significant. We can use the information in the Coefficients table to predict how CRM will perform given other independent variables and to determine whether CRM contributes statistically to the model.

The final thing that we can say is that the ANOVA is less than **0.05**, which shows that independent variables significantly explain fluctuations in the dependent variable.

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.580	.216		7.307	.000
	Service quality	-.013	.092	-.016	-.145	.085
	Behavior of staff	.174	.071	.269	2.455	.016
	Physical environment	.197	.089	.269	2.207	.030
	Social network interaction	-.103	.072	-.165	-1.422	.158
a. Dependent Variable: CRM Performance						

Table 5:- Coefficients Analysis

➢ *Interpretation*

When an independent variable is increased by one while all other independent variables remain constant, the coefficient indicates how much the dependent variable is predicted to rise. Asurement of accuracy from repeated measurements is the coefficient of variation. By calculating the ratio of the standard deviation to the mean, it is mostly used in laboratories to assess the dependability of tests. To make the assay's variation easy to understand, the coefficient variation is expressed as a percentage. The coefficient of variation, which is a helpful statistic for comparing the level of variation between different data series, is the ratio of the standard deviation to the mean. The sig value for independent variables in the aforementioned table is less than **0.05,** indicating a significant association between CRM performance and service quality, staff conduct, the physical environment, and social network interaction.

Correlations		Service quality	Behavior of staff	Physical environment	Social network interaction	CRM Performance
Service quality	Pearson Correlation	1	.399**	.460**	.391**	.151
	Sig. (2-tailed)		.000	.000	.000	.135
	N	100	100	100	100	100
Behavior of staff	Pearson Correlation	.399**	1	.432**	.378**	.317**
	Sig. (2-tailed)	.000		.000	.000	.001
	N	100	100	100	100	100
Physical environment	Pearson Correlation	.460**	.432**	1	.543**	.288**
	Sig. (2-tailed)	.000	.000		.000	.004
	N	100	100	100	100	100
Social network interaction	Pearson Correlation	.391**	.378**	.543**	1	.076
	Sig. (2-tailed)	.000	.000	.000		.449
	N	100	100	100	100	100
CRM Performances	Pearson Correlation	.151	.317**	.288**	.076	1
	Sig. (2-tailed)	.135	.001	.004	.449	
	N	100	100	100	100	100

Correlation is significant at the 0.01 level (2-tailed).

Table 6:- Correlations Analysis

➢ *Interpretation*

The following findings are outlined in the paragraphs that follow: The level between **(-1.0 and +1.0)** has been found to be the statistically significant correlation between all independent variables and (CRM). The strength of the linear link between two variables is estimated through correlations. Correlation coefficients range from **1.0** (perfectly positive correlation) to **1.0** (perfectly negative correlation) (a perfect positive correlation). The strength of the association increases when the correlation coefficients approach **-1.0 or 1.0.** As the correlation coefficient approaches zero, the less significant the link between the two factors. You must utilize ratio or ordinal data (or a combination of both). After receiving consumer input, the researcher noticed that the variables indicated above have a strong association with one another.

As an illustration, there is a significant correlation between CRM effectiveness and employee conduct at AIB Bank **(+1).**

		Service quality	Behavior of staff	Physical environment	Social network interaction	CRM Performance
N	Valid	100	100	100	100	100
	Missing	0	0	0	0	0
Mean		2.3700	2.3633	2.3467	2.4200	2.1717
Median		2.3333	2.3333	2.3333	2.3333	2.0000
Std. Deviation		.39609	.50385	.44676	.52249	.32606
Variance		.157	.254	.200	.273	.106
Skewness		-.217	1.187	.850	.633	.990
Std. Error of Skewness		.241	.241	.241	.241	.241
Kurtosis		.666	3.742	1.379	-.254	5.533
Std. Error of Kurtosis		.478	.478	.478	.478	.478
Minimum		1.00	1.00	1.33	1.00	1.00
Maximum		3.33	4.33	4.00	3.67	3.67

Table 7:- Statistics Analysis

➢ *Interpretation*

Calculates the means of subgroups of one or more independent categories for dependent variables, as well as related statistics. The average or mean is a measure of central tendency that provides a broad overview of the data without needlessly presenting all of the observations in a data collection. Both the median and mean indicate central tendency. However, outliers, or extraordinary values, have a smaller impact on the median than they do on the mean. To determine which measurement is more appropriate to use

when you have unusual results, you can compare the mean versus the median. The mean and median are comparable if your data are symmetric. The standard deviation (SD) measures how closely the data are clustered Due to its calculation and the fact that it measures a distance, the standard deviation can never be negative (distances are never negative numbers). The minimum attainable value for the standard deviation is **0,** which only occurs in fabricated scenarios where each and every data point is identical (no deviation). The mean is subtracted from each observation in the data set, the square of this difference is taken, and the sum of these two is divided by the total number of observations. This yields the variance. Skewness is a measurement of the symmetry of a value distribution. Kurtosis is a measurement of the tails in a value distribution. Standard Kurtosis Error. If

the ratio is less than **-2** or more than **+2,** you can reject normalcy. The ratio of kurtosis to its standard error can be employed as a test for normality. The tails of the distribution are longer than those of a normal distribution if kurtosis has a large positive value; otherwise, it has shorter tails.

Typical Error Skewness t: can be used to determine whether or not something is normal; in other words, if a ratio is less than **-2** or more than **+2,** you can rule out normality. Long right tails are indicated by a big positive skewness value, while long left tails are indicated by a strong negative skewness value.
Minimum: The smallest value of a numeric variable.
Maximum. The largest value of a numeric variable.

➤ *Regression*

CRM Elements		B		Significant
Behavior of Staff		0.363		0.001
Service Quality		0.100		0.240
Social Network Interaction		0.158		0.004
Physical Environment		-0.032		0.481

Model	R	R square	Adjusted R square	Std. Error of the Estimate
1	.432a	0.186	0.175	0.55173

Table 8:- Regressions analysis

For CRM, a regression analysis of customer happiness

According to the Table, there is a strong correlation between CRM components and customer happiness **(R=0.432).** However, these components only contribute **17.5%** to the dependent variables, according to the modified R square value of **0.175.** Relationship building and employee behavior have a big impact on customer satisfaction. It is evident that a dependent variable's impact increases with ß level. Dependent A method Regression is a technique for analyzing the effect of one or more predictor factors on an outcome variable. Allows us to determine if one or more independent variables can correctly forecast the value of a dependent variable. We could create a regression equation that utilized a number of the dataset's characteristics to forecast CRM success, for example, if we were interested in learning which bank metrics were good predictors of CRM. We would be able to determine whether variables such as "employee behavior with customers," "AIB branches locations," or "AIB branches physical environment" were effective predictors of CRM. According to the research's findings, staff conduct **(ß=.100, sig.05)** and relationship building with customers **(ß=.100, sig. ß=.368, sig.01)** is the most important component. The other components did not provide any notable contribution. The research's findings imply that the business does not fully value the clients that have potential, are significant, and most importantly, those who should be ignored. According to the literature, CRM is thought to align business processes with customer strategies. In order to achieve a company-wide commitment to CRM, ongoing education and training are required, as well as the

modification of performance metrics to recognize client orientation.

V. CONCLUSION

The results above clearly show that CRM has a positive relationship with the dependent variables (customer happiness). The dependent variables, however, are not significantly impacted by all components of CRM. Employee behavior and social media use were determined to have the most effects on customer satisfaction. This outcome is consistent with the findings of past investigations. The findings indicate that shop staff who have good client interactions will increase customer satisfaction. The behavior of the personnel has a significant impact on how devoted the clients become. The organization must give priority to two areas: employee behavior and relationship building. Employees need to know their products and be able to communicate effectively with customers in addition to being friendly and helpful to them. Them. It is also emphasized that positive employee behavior is essential to preserving customers' satisfaction. Employees must get the required training in order to quickly handle customer demands. They must also be able to demonstrate concern and care for the clients. Retail is one sector that cannot ever survive without a good CRM solution. This study thoroughly supports the connection between greater customer satisfaction and skilled service providers who used courteous language and social skills with others. Additionally, the results demonstrated that

customers expect civility from service providers regardless of the service context. Most interactions begin or end with a polite phrase and some mention of a personal connection. The most important thing to keep in mind is that social interactions may be essential in helping the provider and client advance from simple interactions to advanced relationship development CRM integrates a cross-functional customer-focused approach with operational business procedures, modern technology, and support for business operations. CRM necessitates a total organizational change, including a shift in the way the business communicates with customers. An organization must first collect and use information from its customers in order to build a plan that will meet their needs. The strategy must then be put into practice by being attentive to their requirements. Customer orientation is the degree to which a company collects and uses data from customers, develops a strategy that will meet their needs, and then carries out that strategy by being attentive to their needs and desires (Ruekert, 1992). In particular, it is not believed that the company uses client information sources. As a base for understanding business knowledge to better manage connections. It appears that the company instead based its strategic choices on its personal perceptions of the wants and preferences of its customers. Other than that

RECOMMENDATIONS

The impact of each factor (independent variable) on the CRM has been determined to be considerable. This section emphasizes some suggestions derived from the CRM components examined in the primary research because all factors have been determined to be significant. The recommendations can be carried out simultaneously, and when taken as a whole, they should allow the business to advance in terms of the principles of CRM. One can make the recommendations below.

- The method of communication with both private and business clients.
- Sending bank statements to customers, as well as communicating with them by mail, ads, and SMS, is crucial and helps a bank's CRM.
- Organizational Culture CRM adoption and success are often regarded in the literature to depend on corporate commitment. To implement a major change in company culture, top management support, leadership, and commitment to CRM are required. The senior management team must reiterate its commitment to providing consumers with value and must make that commitment known at all times.

➢ Using modern technology

The last ten years have seen a great deal of development and rapid innovation. More regularly, new technologies appeared, upsetting the stability of entire economies. Customers have become more demanding, informed, and mobile. Competitors also improved their ability to quickly improve their business practices. Efficiency of bank services is seen as a key factor contributing to a bank's CRM. Automated machines including cash deposit, passbook printing machines, online banking facilities, cash delivery services, and others are installed.

➢ Spending on customer support and representatives

Similar to this, interactions with consumers, customized attention, face-to-face contact, welcoming customers, smiling, having a fresh and alluring appearance, and having come out as significant aspects contributing towards increased CRM.

➢ Thorough understanding of bank policies and products

Monetary issues, money security, and transactions are crucial for customers. Clients naturally anticipate that bank staff members are informed about the institution's goods and services. If customers are pleased with the attitude of the staff, they will feel secure. Employees can be encouraged to demonstrate knowledge, skill, and attitude through training sessions, a monthly award system, and employee of the week, month, or year, incentives, feedback reports, and other more creative measures.

➢ Strengthening ties with current customers and the bank

The statistically substantial correlation between CRM and perceived service quality suggests that as CRM rises, so will service quality. As a result, every effort should be made to raise the level of CRM. Employees should be encouraged to get to know their clients well, engage with them, and make them feel welcome when they visit their banks provide a comfortable environment in the branch for customers. This would foster a sense of trust that might raise the bank's CRM and, as a result, its high degree of service quality.

➢ Market Research:

In order to maximize their ongoing capacity to gain insights into customer attitudes, interests, and preferences and, when possible, reasons for providing service based on their needs, banks should carefully categorize all accessible consumer-based market research from secondary sources.

➢ Providing all customers with MIS

Based on the proposal's findings, a select few important metrics might be developed and followed on a semi-annual or quarterly basis to make sure that the bank's products are getting closer to what customers want.

➢ Business strategy planning

Special Projects and Strategic Planning, a division of AIB Bank, makes crucial decisions for the bank's profit development and expansion. Planning a business could be broken down into two distinct stages: Pay attention to the clients that

- Pay attention to identifying clients who have potential and who it is wise to acquire and keep, and break off ties with those who do not support the company. Market research should be used to segment relevant customers based on their behaviors and driving forces.
- After developing these insights, strategies should be created and put into action.

Implementing these suggestions by the bank would probably improve client connections and expand its service offerings. Superior client relationships could distinguish them from the competition and improve their capacity to control market pressures and maintain competitiveness.

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