

عنوان مقاله:

Customer Relationship Management: Strategies and Practices in selected banks of pakistan

محل انتشار:

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خلاصه مقاله:

An understanding of how to manage a customer relationship effectively has become an important topic for both academicians and practitioners in recent years. Organizations (big and small) are realizing that customers have different economic value to the company, and they are subsequently adapting their customer offerings and communications strategy accordingly. Thus, organizations are in essence, moving away from product or brand centric marketing towards a customer centric approach. This study explains the concept of CRM along with its evolution in international scenario in general and banking sector in particular. The paper explores and analyzes the strategic implementation of CRM in selected banks of Pakistan. In this study, CMAT (Customer Management Assessment Tool) model is used which encompasses all the essential elements of practical customer relationship management. Data is collected through questionnaires from the people responsible for analyzing, for setting, for implementing it-right through to customer relation managers in three major banks (HBL, MCB, and Citibank) of Pakistan. The average results of these assessments are comparatively low and at initial stage. This evidence supports that CRM is gradually being practiced in under observations banks; however the true spirit of CRM is still needed to be on the active agenda of the banking sector in Pakistan. As most of the banks are on the sale agenda, therefore the private management will pay special focus on this one of the most instrument of CRM in their services/practices in future.

کلمات کلیدی:

لینک ثابت مقاله در پایگاه سیویلیکا:

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