RELATIONSHIP MARKETING STRATEGIES IN BANKING SECTOR: A REVIEW

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ABSTRACT

The paper is review of relationship marketing strategies prevalent in Banking Sector. In this era of mature and intense competitive pressures, it is imperative that banks maintain a loyal customer base. Nowadays, banks realize the importance of Relationship Marketing. Relationship marketing offers benefits to the banks, customers as well as employees of the organization. Relationship Marketing gives the banks way to develop mutually beneficial and valuable long term relationships. These long term relationships are further helping banks in reducing operating cost and attracting new customers.

Keywords

Relationship marketing, Relationship Marketing strategiess, Customer Relationship Management, Loyal customers

1. INTRODUCTION

Relationship Marketing

A typical definition [Greenrooms, 1994] is as follows: "Relationship Marketing is to establish, maintain and enhance relationships with customers and other partners at a profit, so that the objectives of the parties involved are met. This is achieved by a mutual exchange and fulfilment of promises". Customer satisfaction is important because satisfied customers are less likely to switch to a competitor (Kotler, 2001). According to Grönroos (1996), relationship marketing is the process of identifying and establishing, maintaining, enhancing and when necessary terminating relationships with customers and the other stakeholders, at a profit so that the objectives of all parties involved are met where this is done by a „mutual exchange and fulfilment of promises". Besides Gronroos's definition, there exists "a plethora" of definitions of relationship marketing and O'Malley (2003) considers that the choice between definitions is often a matter of convenience or researcher's orientation. As a result, relationship marketing was developed on the basis that customers vary in their needs, preferences, buying behavior and price sensitivity. Besides, relationship marketing also helps to increase market share, profitability and reduce cost. Many studies have shown that it can cost anywhere from four to ten times as much to acquire a new profitable customer as it does to maintain repeat buyers (Reichheld, 1993). These statistics

are one of the driving forces behind the move to relationship marketing, which focuses its emphasis on customer retention rather than attraction.

Relationship Marketing Strategies in Banking Sector

Relationship marketing can make a huge difference case of banking sector. Clients want more than to loan money or make use of their savings. They want a personalized long term relation with the bank, built upon trust. This means they want more than just a name in a database. Similarly, packages of service and products represent just a quantitative response to clients' demands and do not constitute a source of trust or premises for loyalty. At their best, they can offer the cost reduction satisfaction. Banks must have extended database with specific financial needs which haveroom for customization, focusing more on gaining the clients' trust, during win-win long-term relations. The desired difference comes from trust and satisfaction. In fact, relationship marketing has become a necessity, rather than a practice of huge potential. Today we speak of relationship building strategies focused on clients and their real needs, run through economic, behavioral, emotional, and moral filters. . Clients' satisfaction during the entire life cycle is a main ground for their retention and future loyalty.

The increasing usage of technology allows a strong development of information and computer based information systems, used to assist decision-making processes and client relationship management.

CBS (Core Banking System) has increased the efficiency. It has made the work also easy and transparent. It integrates all the data, customer profiles and clients' feedback.

Computer based information system such a CRM can improve the information flow and decision processes between various departments of the bank.

Self Service based Technologies like ATM, mobile banking and internet banking are important relationship marketing tools. These banking are easy to use, cost reducing and time saving.

Concept of relationship managers and Customer Grievance Management are helpful in increasing customer loyalty.

If bank wishes the customers on the birthday and anniversary, it gives a personal touch.

By using the multichannel approach, it becomes easy to approach a customer. Moreover, use of instant messages, emails, and short messaging system makes the communication transparent and accessible.

2. LITERATURE REVIEW

Mark G Durkin & Barry Howcroft (2008) explored the perception of senior bankers in UK, Sweden and USA with regard to internet as relationship marketing tool. There was agreement that internet had key role in relationship management but there was less agreement about rate of customer adoption and extend to which it is influenced by bank strategies.

Iftikhar Hussain, Mazhar Hussain, Shahid Hussain and M.A. Sajid (2009) researched in selected banks of Pakistan. The study explored and analyzed the strategic implementation of CRM in selected banks of Pakistan, identified the benefits as well as the success and failures factors of the implementation and develops a better understanding of CRM impact on banking competitiveness as well as provided a greater understanding of what constitutes good CRM practices. It was found that CRM still needed to be active agenda in Pakistan.

Kallol Das, Jitesh Parmar & Vijay Kumar Sadanand (2009) explored the association between CRM practices and customer loyalty. The study comprises two parts. The first part called the CRM best practices survey. The second part viz. case study research involves the use of embedded customer loyalty survey. The results of literal and theoretical replication done by using pattern matching technique indicates no strong association between deployment of CRM best practices in scheduled commercial banks and loyalty levels of both high and medium relationship value retail customers. The results also imply that going for CRM deployment may not be a profitable strategy for retail banks, particularly in the Indian context.

R.K. Uppal (2009) compared the customer service regarding time public sector, private sector and foreign banks in Amritsar (Punjab). It was found that there is significant difference among three groups. E banks were found to be more efficient regard to time factor. This was found to be very important factor in shifting of customers in e-banks.

S.S. Hugar and Nancy H. Vaz, D'Costa, (2009) declared that India is on the threshold of a stark global competition, especially so for the banking sector with the likelihood of the economy opened for global banks soon. The Indian public sector banks, which have come face-to-face with competition just since last decade, are found wanting both with regard to performance as well as their customer orientation. The CRM practices of the banks can help them in retention of their existing customers in the competitive market.

Edwin Theron and Nic S. Terblanche (2009) studied Dimensions of relationship marketing in business-to-business financial services. The Analytic Hierarchical Process (AHP) method was used to identify the most important dimensions. An initial pool of 23 dimensions of RM was identified in the marketing literature, and this pool of dimensions was reduced to 10 after the empirical study. The study found that particular dimensions are more important than others when relationships are established, and that trust, commitment, satisfaction and communication are the most important dimensions. Further dimensions identified as important in the B2B financial services industry are competence, relationship benefits, bonding, customization, attractiveness of alternatives and shared values. The findings were valuable for the continual management of marketing relationships with customers.

Shailendra Dasari & Rupa Gunaseelan (2011) traced the re-emergence of relationship marketing. It explored the pros and cons of several theories and models elucidating this phenomenon and updates the readers with the literature that has surfaced in the last 20-25 years across the continents on the subject based on the research conducted Apr-Aug 2011.

V.K. Shruthi & Dr. T.R. Devaraja (2011) analysed the nature of CRM and understood the CRM practices of software services firms. They found out that CRM practices of software service firms are more structured and organized. These companies do adopt formalized and intensified

practices of account management to grow the account. From the point of view of Indian software services firms, CRM is a strategic tool which can be used to understand and profitably manage the customer relations.

RujirutanaMandhachitara and YaowalakPoolthong (2011) developed a model of customer loyalty and corporate social responsibility. He examined the roles of corporate social responsibility (a non service-related concept) and perceived service quality (a service-related concept) in determining the attitudinal and behavioral loyalty of customers in the retail banking sector in Bangkok, Thailand. The study was quantitative in nature using the responses of 275 bank customers who answered a survey questionnaire. Data analysis was performed using partial least squares (PLS), a variance-based structural equation modeling method. The results of the study demonstrated that corporate social responsibility (CSR) has a significantly strong and positive association with attitudinal loyalty. Perceived service quality mediated the relationship between CSR and repeat patronage intentions (behavioral loyalty). Direct effects were reported between perceived service quality and both attitudinal and behavioral loyalty. A positive relationship between attitudinal and behavioral loyalty was demonstrated. He demonstrated an empirical operationalization of CSR initiatives measured from the customers' point of view, and from which banks could learn for corporate strategy development.

ParvizHajizadeh, Mehdi Rouholamini, AzraHajizadeh, (2011) invented that the CRM practices contribute to a significant lowering of the transaction costs and also to a reduction of the marketing communication asymmetries. Basically, CRM is an accelerator, which facilitates establishment and maintenance of mutually beneficial relationship between banks and customers. CRM applications, or e-CRM applications, are hardware and software solutions that utilize various marketing and communication strategies and resources to meet business, public administration, social and other needs. The relationship between banking and CRM practices is such that nowadays it is almost impossible to think of the former without the latter.

G. Peevers, G. Douglas, D. Marshall, M.A. Jack, (2011) evaluated that the transaction confirmation is shown to be important to customers – whether by an SMS message or within the IVR telephone call itself. Customers judged the role of SMS for CRM as highly desirable after monetary transactions; they prefer the version of the IVR banking service that provides (out-of-band). SMS confirmation compared to one that does not – and they judged it significantly higher for quality. As a consequence, the tools and facilities developed are useful in implementation of CRM strategy by the banks.

Purnima S. Sangle, PreetyAwasthi, (2011) revealed that perceived utility value is regarded as the most important factor for mobile CRM services. The other factors which emerged were ease of use, context, compatibility, cost, risk, and personal innovativeness.

Abdul Alem Mohammed &Basri bin Rashid S analyzed the relationship between CRM dimensions and hotel performance. To provide a value conceptual model that explains the theoretical linkages existing between CRM dimensions and hotel performance. This study serves not only to clarify the relationship between CRM dimensions and hotel performance, but also to explain the mediation role of marketing capabilities in this relationship. The study has provided a theoretical model to show the firm relationship between CRM dimensions, marketing capabilities and hotel performance. It contributes enormously to the body of knowledge, as it provides a

comprehensive framework that is used for explaining the impact of the CRM four dimensions on hotel performance.

Joseph Vella, Albert Caruana, Leyland F. Pitt, (2012) resulted that the human behavior plays an important role in adoption of CRM strategy as the CRM is relationship between the employees and the customers and both are carrying human characteristics. The attitude of both employees and customers is responsible for the success or failure of the CRM strategy.

Dr. Shirmila Stanley (2012) identified the new perspectives in the banking sector with the introduction of CRM. The remedies suggested by her are that banks should adopt customer relationship building approaches to improve Customer Life Time value (CLV) and Customer Delight thereby resulting in a long term relationship. This paper is an attempt to observe factors essential for effective CRM in banking sector.

Duygu Kocoglu & Sevcin Kirmaci studied to determine the importance attached by Ziraat Bankası (a state owned bank in Turkey) to customer relationships and to reveal the effect on customer loyalty of its importance to customer relationships. Their research results show that not only collecting data about the customers but also giving information to them arouses customer loyalty, arousing in him the sense that he is valued. The customer report that they are not kept waiting for long. The fact that banking procedures are fast and customers are not kept waiting much are rather important for customer loyalty. The personnel's knowledge of banking and mastery of the subject accelerate the speed of the service given, so any attempt to train the personnel is necessary for customer loyalty.

Adolphus Y. Y. Wan and Ken T. L. Ng studied the significance of guanxi in terms of its importance and applicability to foreign banks in China ("CFBs"). Data was collected through semi-structured interviews of ten marketing executives ("Relationship Managers"), representing ten samples from ten CFBs based in Shanghai. Non-probability and purposive sampling techniques were applied. The research problem focused on how important guanxi is in relationship marketing ("RM") activities of CFBs. The findings confirmed, either fully or partially, the research propositions. Such confirmations, coupled with certain theoretical and practical implications, have led to development of a platform/foundation for further research.

Tareq N. Hashem investigated the impact of customer relationship marketing (CRM) on customers satisfaction for the banking industry in Jordan. The study population included customers of the banking industry in Jordan, who live in the capital governorate. A Survey method was used through using a self-administrated questionnaire that was distributed over a convenience sample amounting (500) customers. (391) questionnaires have been returned back, and used for proper statistical analysis, this number represented (78.2%) of the total sample. The study results indicated that there an impact of using CRM on customers satisfaction for the banking industry in Jordan. Also the study results indicated that customers are aware of customer relationship marketing strategies used by banking industry in Jordan. Also fulfill Promises has the highest impact on costumers' satisfaction, then Empathy, then Commitment and finally Communications. It was also found that the impact of customer relationship marketing (CRM) on costumers satisfaction differs according to Gender, Age, educational level and income.

Mihir Dash & Vineetha Rajshekhar (2012) analysed the customer perceptions of relationship marketing in public & private sector banks in India. They further explored various barriers to the implementation of Relationship Marketing in Indian Banking Sector. It was observed that Relationship Marketing in both public sector and private sector banks has to go a long way to go to become effective. There was found to be a significant gap between expectations and perceptions in the Bonding, Communication, and Conflict-handling aspects of Relationship Marketing. Further, Communication and Conflict-handling aspects were found to be significant drivers of overall Customer Satisfaction.

Sanjay Kanti Das (Sept 2012) reviewed the literature on the use of CRM in the banking sector. They studied the comparative perception of SBI customers with other nationalized banks customers in the issue of CRM practices. It is observed that the approach of CRM by SBI and other nationalized are to some extent the same, but their reach is quite distinguishable. It is due to the profile, their capability and the strategy of CRM in making it and reaching down to customers. On the contrary, it can also be asserted that the background of both banks also found as a big cause for reaching the top CRM. Hence, concluded that CRM is an inevitable tool of marketing that can be considered as Critical Responsibility of Market with regard to Banks in present context.

R. Venkatesh (2013) examined the long term effects of present day relationship marketing by analyzing various customer friendly programmes that companies dish out and the reactions of the customers to these relationship building programs in last six years. They concluded that the organizations will have to come out long term strategies to keep their regulars for a long time. Otherwise, all these contemporary marketing schemes would remain temporary. As of now, the contemporariness in having long term relations seems to be in maintaining great quality and catering to different generations (their habits, interest and wants) of regular customers.

Catalina Chirica (2013) highlighted best practice in relationship marketing because of adjusted companies' strategies in a turbulent, unstable, and dynamic economic environment. He analyzed that by best practice, we understand specific marketing tools and strategies built upon real needs and heterogeneous consumer preferences, addressed directly in a relevant way, aiming at clients' long-term retention. We should also take into consideration the highly competitive market, with rapid changes in purchase and consumption behavior, while the ever increasing degree of technology changes fundamentally not only the speed, but also the information content. Since past years we can talk about consumer behavior analysis based on multiple criteria, including the emotional or moral components, consumers' expectations, and life style, as understanding such variables is the main pillar of relationship marketing. The main objectives rely upon building long-term relations, client retention, and loyalty. As part of marketing efforts, the communication component has an increasingly important role, approaching niches with tailored messages, inviting clients to open dialogue. Economic changes, extensive use of technology, migration towards online and optimization of communication channels opened the doors for digital era, when relationship marketing and client relationship management (CRM) represent not a merely working premise, but an essential ground. Best practice in relationship marketing proves that this cannot be applied in any way and at any time, as this paper highlights the main components of building and implementing such a system.

Dr. NarinderKaur (2013) studied the concept of Trust and its impact on customer relationship marketing in banking sector in India in post liberalization era. The research methodology was based on the empirical data collected from Public Sector Banks, Private Sector Banks and foreign Sector banks in India for the study. The study had shown that the trust is very strong in Foreign Sector Banks (FSB). This has been developed because of their consistent delivery of quality service. Whereas in Private Sector Banks (PVTSB) the quality of service is also improving but the cost of delivering the services are far more as compared to the actual service. Public Sector Banks (PBSB) stood nowhere in trust because of poor delivery of quality service.

Isabelle Brun, Fabien Durif, Line Rihard (2014) explored the e relationship marketing and identified the elements that are predominant to ensure the success through internet. The exploratory Cognitive mapping technique was employed on the three types of respondents banking experts, online customers and academic experts. Authors found the similarity of traditional relationship marketing and e relationship marketing.

Christine T Ennew, Martin R Binks, Brian Chiplin (2015) examined the customer satisfaction and retention in UK banks and small business where key strategy is building and maintaining loyal database. He developed the preliminary model. Discriminant Analysis was used.

Dr. MadhuJasola, ShivaniKapoor, underlined the significance of CRM in Indian Banking Sector. Customer Relationship Management has emerged as a popular business strategy in today's competitive environment. It is a discipline which enables the companies to identify and target their most profitable customers. CRM involves new and advance marketing strategies which not only retain the existing customers but also acquire new customers. It has been invented as a unique technique capable of remarkable changes in total output of companies. While the concept of relationship marketing was formally introduced in early 90s when financial services, airlines and other service institutions started to 'reward to retain' the existing customers by introducing loyalty programs, CRM is only a product of the late nineties. The purpose of this paper is to find the differences in an organization's services employing CRM vis a vis others, as perceived by the customer. It also tries to find out the relationship between perception and satisfaction, commitment and loyalty.

3. CONCLUSION AND DISCUSSION

In the current scenario, the importance of Relationship Marketing is increasing day by day. Banks need to maintain relations with the loyal customers. Moreover, customers have today become more knowledgeable, sophisticated and assertive, with an increasing demand for customized and innovative products and services. Customers are no longer interested in buying off the shelf solutions, but require remedies that fit their business models and plans. It is therefore crucial for banks to have strong relationships with their evolving customers, in order to ensure they are at the right place at the right time. In order to obtain and create the benefits, Relationship Marketing needs to be managed correctly in order to maintain, enhance and develop a long-term relationship between businesses and customers. It is believed that trust, commitment and bonds hold important roles in building up a strong relationship that create both social and economic benefits mentioned above for both bank and customers.

Many research studies have been done in the various countries regarding this relationship marketing concept. Few studies have been done in India. In 2009, it was examined that CRM practices are being gradually practiced in the three sample banks of Pakistan. In the study done by Kallol Das, CRM practices were explored. This study was conducted in Surat City. No strong association between customer loyalty and CRM practices was found in 2009. Deployment of CRM practices was not found to be profitable strategy. It is expected to have strong association between customer satisfaction and relationship marketing strategies in NCR in current scenario. Strategies for relationship marketing in Indian Banking sector can be explored and their impact on customer satisfaction can be studied.

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