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Banking Management System Using Salesforce

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Abstract- It is felt that Modern Banking has become wholly customer – driven and technology driven. During the last decade, technology has been dramatically transforming the banking activities in India. Driven by challenges on competition, rising customer expectation and shrinking margins, banks have been using technology to reduce cost. Apart from competitive environment, there has been deregulation as to rate of interest, technology intensive delivery channel like Internet Banking, Tele Banking, Mobile banking and Automated Teller Machines (ATMs) etc. have created a multiple choice to user of the bank. The banking business is becoming more and more complex with the changes emanating from the liberalization and globalization. For a new bank, customer creation is important, but an established bank it is the retention is much more efficient and cost effective mechanism. Customer Relationship Management (CRM) would also make Indian bankers realize that the purpose of their business is to create and keep a customer and to view the entire business process as consisting of Highly Integrated effort to discover, create and satisfy customer needs. But it is surprising to note that much of the activities of the banking and financial remain focused on customer creation not retention.

Keywords- Banking, Salesforce, Customer, Transaction, Deposit, Withdraw, CRM.

I. INTRODUCTION

Banking Management System provide accesses to your bank account and carrying out financial transactions through the internet on your smartphone, tablet or computer. It's quick, usually free and allows you to do tasks, such as paying bills and transferring money, without having to visit or call your bank. CRM has emerged as one of the most widely prescribed solutions for increasing market share and growth of many industries in general, banking sector in particular. CRM is a simple philosophy which places the customer at the heart of the business organizations process, activities and culture with as intention to improve customer satisfaction. The Salesforce Customer Success Platform has all those characteristics being a mobile native, extensible platform that makes it easier to fulfill each banks specific requirements as they embrace the ecosystem model and transition to a

digital driven economy. The Salesforce platform delivers exactly that solution and can serve just the relevant information to the banker, partner or customer. Some banks have already experimented bringing this to life on Salesforce.

II. REVIEW OF LITERATURE

- Kamath (1979) in his thesis entitled “Marketing of bank services with special reference to branches in Bombay city of syndicate bank” has concluded that quicker and better service offered by bank will be the most important variable in attracting and retaining customer.
- S.G Shah (1985) in his article has stated that quality of customer service in bank has to very sunk to very low and poor levels because of two vastly different reasons. The first is that even the simple routine service have broken down. The second area in which customer service is lagging is that of special situation.
- Dr. B.C. Saraswathy (2006) in her article has stated that the main objectives of CRM are building long term, sustaining relations with customers by delivering superior customer value and satisfaction. Instead of trying to maximize profit for each every transaction, CRM focuses on maximizing profits over the lifetime value of customers. Undoubtedly, CRM is a potential tool in sustaining and boosting sales in this era of hyper competitive world.

III. PURPOSE SYSTEM

The proposed system is highly computerized in which the data related to user accounts will be secured high with high accuracy that even reduced the machine damage and human made errors and this existing system is highly efficient to offer best services to the customers as well as bank because it has user friendly access that customers less time when compare with a normal banking system. When the data is entered it will check for its validity. Appropriate messages are provided as when needed so that the user will not be in a chaos of instant. The data entry screen is design such a way that all the data manipulates can be performed, it also provide record viewing facilities. Our Project developing as per the below figures. This project is use for banking management system, the user can register first and then login. When user login successfully they will perform the operation like money withdraw, money transfer, deposit, can see their current balance etc. Admin has all authority to handle all the user account and transactions in a sequence to avoid unauthorized user Customer can update his data like address, contact number etc. User can transfer money, deposit money. withdraw and check account balance through banking system. In Bank management system, we use Salesforce to create the whole application. Banking Management System consists of Deposit module, Withdraw module, Current Balance module, Loan module and Transaction module.

IV. ADVANTAGE AND DISADVANTAGE

- Advantages:
 - Customer Retention
 - Optimizing marketing efforts as per customer life time value
 - Deposit money safely.
 - Get loans for investment and business growth
- Disadvantages:
 - Sometimes rips you off with excessive bank charges and service fees.
 - Sometimes engages in unhealthy competitions among bank branches which often affects you the customer.
 - Is also prone to hacking and system failure.
 - Sometimes mandates customers to go to their office for the solution to transaction issues.

V. CONCLUSION

Bank management system is a virtualization of transactions in banking system. The banking system are used manual working but when we used online banking system it is totally virtualization process which avoid manual process and converts it in automatic process. If user can make a transaction in bank management system it is available in change branch location easily. Bank management system is saving the time with accuracy than bank manual system.

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