

**ST. MARY'S UNIVERSITY**  
**FACULTY OF BUSINESS**  
**DEPARTMENT OF MARKETING MANAGEMENT**

**AN ASSESSMENT OF CUSTOMER RELATIONSHIP MANAGEMENT**  
**PRACTICE IN THE CASE OF DASHEN BANK S.C.**

**BY**  
**SEBLE MOGES**

**JUNE, 2014**  
**SMU**  
**ADDIS ABABA**

**AN ASSESSMENT OF CUSTOMER RELATIONSHIP MANAGEMENT  
PRACTICE IN THE CASE OF DASHEN BANK S.C.**

**A SENIOR ESSAY SUBMITTED TO  
THE DEPARTMENT OF MARKETING MANAGEMENT**

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ST. MARY'S UNIVERSITY**

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MARKETING MANAGEMENT**

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## **TABLE OF ABBREVIATION / ACRONYMS**

CRM	Customer Relationship Management
ICT	Information Communication Technology
DBMS	Database Management System

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1. BACKGROUND OF THE STUDY**

Customer Relationship Management is comprehensive approach for creating, maintaining and expanding customer relationship, According to this definition, Customer Relationship Managements is “Comprehensive” i.e. it does not belong just to a single department or section such as sale or responsibility of the customer service group. When CRM is delegated to one area of an organization, customer relationship will suffer. On the other side of the definition, CRM is an approach i.e. a way of treating of dealing with customer relationships. Therefore, we can say that CRM is a strategy because it involves a clear plan. A CRM strategy, can actually serve as a bench mark for every other strategy in any organization. Any organizational strategy that doesn’t serve to create, maintains, or expand relationships with the target customers doesn’t serve the organization. (Anderson and Kerr, 2002:2)

Dashen Bank S.C is privately owned company established in 1995 as a share company in accordance with the commercial code of Ethiopia 1960 and the licensing and supervision of banking business proclamation number 84/1994 of Ethiopia to undertake commercial banking activities (Bank Brochure)

The Bank gets its license from National Bank of Ethiopia on September 20, 1995 and started business on January 1<sup>st</sup> 1996 with 10 branches. Dashen Bank comes into existence with an authorized and subscribed capital of Birr 50,000,000. The first founders were 11 businessmen and professionals that agree to combine their financial resources as well as their expertise. As at June 30, 2013, its paid up capital reached Birr 698,709,000. Currently Dashen Bank has 129 branches in Addis Ababa and major up-country towns and 5 foreign exchange bureaus. The area Banks networking is designed to facilitate the business interaction of their customer (company annual report 2012/2013).

Data obtained from Human Resources Management shows that as at April, 2014 the total number of Dashen Bank employees reached 4,863.

Regarding information technology system, the Bank migrates from the previous micro Banker to flex cube software successfully and currently Dashen Bank is the first in implementing Core Banking using flex cube 10.5. The Bank also launches Payment Card System in the year 2006 and now the bank has over 136 ATM machines and 780 POS terminals (Bank Brochure).

In order to cope up with international business, Dashen Bank extends its service in such area of International Banking as opening letter of credit to importers, purchasing and selling of foreign currencies, overdraft facilities, and cashing of international cards of VISA, Master Card and Union Pay Cards (Bank Brochure).

Dashen Bank has been contributing to the local economy by providing domestic and international banking services to its customer.

Dashen Bank Provides the following major service like, Saving Account, Current/Checking Account, Time Deposit Account, Credit Service, International Banking Service and currently the Bank has been started new serving account schemes named, Hybrid Account, Saving Plus Account, Student Account, Modified Youth Account, Interest Plus Account, Salary Account, and Current Account Protection Scheme. (Bank Brochure).

## **1.2. STATEMENT OF THE PROBLEM**

Customer Relationship Management (CRM) is the process of carefully managing detail information about individual customers and all customers “touch point” to maximize customer loyalty. A customer touch point is any occasion on which a customers counters the brand and product from actual experience to personal or mass communication to casual observation. Companies often focus on CRM functionality and integration, but they forget about some of the most basic touch points. CRM enables companies to provide excellent real time. Customers service through the effective use of individual account information. CRM is important because a major driver of company profitability is the aggregate value of the company’s customer base. (Kotler and Lane, 2009:133).

With the help of Customer Relationship Management System, financial institutions like Banks can track customer's interaction and get the required information about their customers as well. The system is ultimately helped to increase the remarkable improvement and also lead to get closer to the customers. Through this process banking industries can maximize their ability of enhancing further business with the existing customers as well. Information technology is the key that successfully worked to the linked with CRM.

By realizing the significance and the contribution of CRM in the banking institutions, Dashen Bank organized a Customer Relationship Management Division to bring a continuous change that help maintain banking business and would be helpful to strengthen the level of confidence of the customers.

However, lack of the required number of expertise and skill, lack of common understanding on Customer Relationship Management concept, disintegration between Marketing and Information Technology System, and unavailability of clearly stated Customer Relationship Management Strategy hinder the implementation of customer Relationship management program as intended. (From preliminary interview with Head Customer Relationship Management Division).

### **1.3. RESEARCH QUESTIONS**

Considering the importance of Customer Relationship Management in Dashen Bank, this research paper tried to find possible answers to the following Research Related questions:

- To what extent the staffs aware about Customer Relationship Management (CRM) concept?
- How the Customer Relationship Management (CRM) program of Dashen Bank supported by Information Technology?
- What is the method of customer complaint handling of the Bank?
- How Customer Relationship Management (CRM) practiced in Dashen Bank?

## **1.4. OBJECTIVE OF THE STUDY**

### **1.4.1. GENERAL OBJECTIVE**

Generally the main objective of the study is to investigate the implementation and practices of CRM (Customer Relationship Management) system in Dashen Bank and to show the impact of Customers Relationship Management in the Bank's overall performance.

### **1.4.2. SPECIFIC OBJECTIVE**

Moreover, the research tries to achieve the following specific objectives in relation to the application of Customer Relationship Management.

- To investigate the awareness of the staff about the concept of Customer Relationship Management (CRM)
- To identify the Customer Relationship Management (CRM) program of Dashen Bank supported by Information Technology.
- To investigate Dashen Bank's customer complaint handling method.
- To evaluate Customer Relationship Management (CRM) practiced in Dashen Bank.

## **1.5. SIGNIFICANCE OF THE STUDY**

This research believes to have potential benefit to the Bank, the customer and the researcher. The Bank benefit from the research by considering the raise issues and recommendations as an input. On the other hand, customers can benefit from improve customer relationship. Finally the researcher, by conducting this research benefit in applying theoretical knowledge into practice.

- **To the Bank**
  - The Bank can use the findings as an input to the study under the same topic.
  - It helps to identify the gap between the actual Customer Relationship Management practice and the expected Customer Relationship Management implementation
- **To the Customer**
  - Improve Customer relations system

- **To the Student Researcher**
  - The research helps the researcher benefited from this research by applying theoretical knowledge in practice.
- **To other Researcher**
  - The importance of this study to other researchers is it helps as a secondary source for further research on this area.

## **1.6. DELIMITATION OF THE STUDY**

To make the study manageable, the student researcher delimits the topic of the study only on Customer Relationship Management practice in the case of Dashen Bank S.C, and the study focus on refer January 2011 – April 2014, and the customers who uses the Bank at least three times. Therefore, the findings and recommendation will be applicable only to the stated Bank.

## **1.7. DEFINITION OF TERMS**

**Customer Relationship Management:** It is the process of building and maintains profitable customers relationship by delivering superior customers value and satisfaction. It deals with all aspects of acquiring, keeping and growing customers.

## **1.8. RESEARCH DESIGN AND METHODOLOGY**

### **1.8.1. Research Design**

The study adopted a descriptive type of research to address different research question which helped the researcher to describe and determine the performance of Dashen Bank S.C. on the problem of Customer Relationship Management.

### **1.8.2. Population and Sampling Technique**

The student researcher used non probability sampling; especially convenience sampling technique to select respondent customers because the student researcher did not have an access to the entire group of population. Therefore, according to Malhotra (2006:339) the student researcher used a sample of 200 people who are ordinary customers and do not have a listed name and specific identification code.

### **1.8.3. Types of Data Collected**

To get useful and enough information for the research study, the student researcher collected both primary and secondary data. The primary data were collected from Customer Relationship Management Division Head, and customer of the Bank. Moreover, company profile, annual report and other published and non-published documents were assessed to get secondary data.

### **1.8.4. Method of Data Collection**

To gather data from primary sources the student researcher used the following data collection tools: Standardize questionnaire were used for gathering information from the sample customers and interview also conducted to gather information from Head Customer Relationship Management Division and customer relations experts.

### **1.8.5. Data analysis Method**

The quantitative data that were collected through questionnaires were analyzed through frequency, and percentage. However, the data were collected through interview and open ended question in the questionnaire were narrated qualitatively.

## **1.9. LIMITATION OF THE STUDY**

All studies how they are prepared with high consideration, limitation do exist. There are some limitations related with this particular study. The following limitations are observed

- Some customers were unwilling to provide necessary information
- Late response from customers to reply for the questionnaire.
- Shortage of reference books

## **1.10. ORGANIZATION OF THE STUDY**

The final report of the research organized in four chapters. The first chapter includes introduction parts and it contains background of the study, statement of the problem, research questions, objective of the study, significance of the study, delimitation of the study, definition of terms, research design and methodology and limitation of the study. The second chapter consist review of related literature. The third chapter deals with the data collection, organization, analysis and interpretation. The fourth chapter contains summary of findings, conclusion and recommendation. Finally the bibliography, interview checklist and samples of questionnaire are attached to the research paper.



## **CHAPTER TWO**

### **REVIEW OF RELATED LITERATURE**

#### **2.1. AN OVERVIEW OF CUSOMTER RELATIONSHIP MANGMENT**

##### **2.1.1 DEFINITION OF CUSTOMER RELATIONSHIP MANAGEMENT**

Customer Relationship Management (CRM) is the overall process of building and maintains profitable customers relationship by delivering superior customers value and satisfaction. It deals with all aspects of acquiring, keeping and growing customers. Customer Relationship Management (CRM) in fact signifies the whole process by which relationship with the customer and build and maintain. (Kotler and Armstrong, 2006:13).

One major development within business practice is the increasing interest in Customer Relationship Management in recent years. Customer Relationship Management (CRM) thereby focuses on establishing and maintaining profitable relationships with the customer using modern information technology (IT) and has emerged as a major research field in business and information systems engineering. (Gneiser 2010:52)

Customer Relationship Management (CRM) was invented because customers differ in their preferences and purchasing habits. According to him, if all customers were alike, there will be no need for CRM. Consequently, by understanding customer drivers and customer profitability, firms can better tailor their marketing offerings to maximize the overall value of their customer portfolio (Balaji, 2002:54)

There are a number of working definitions for CRM. In fact the letter CRM have been used to identify Continuous Relationship Marketing, Customer Relationship Marketing and Customer Relationship Management. Each term represent the same process. CRM can be defined as a process that maximize customer value through on-going marketing activity founded on intimate customer knowledge established through collect, management and leverage of customer information and contact history. CRM is about perfecting relationship to maximize a customer's value over time. (Preeti, 2002:165)

### **2.1.2. IMPORTANCE OF CUSTOMER RELATIONSHIP MANAGEMENT**

Customer Relationship Management (CRM) can improve a company's customer service practices, helping employees respond to clients' queries quickly and effectively. (Poulsen, 2011:85)

According to Harell and Frazier (1999:67) Customer Relationship Management (CRM) increased customer retention and loyalty: the customer retention increases since customers stay longer, buy more and buy more frequently. The customer does also often take initiatives which increase the bonding relationship and as a result the customer loyalty increases as well.

Customer Relationship Management (CRM) aids the building of positive relationships among employees and with customers service (Kwamena, 2013: 156).

Another main issue that rises with Customer Relationship Management (CRM) is customer's data base. And, it is vital that banks ensure their customer data secured from both internal and external threats. This is because for one of the following reasons. (Buttle, 200:341)

- If banks lose their customer's information, it invariably loses the customer as well,
- A security breach has an immense negative impact on the value of bank's brand and reputation, hindering the bank's ability to acquire new customers,
- Bank's without customer's data security as a part of their risk management program must maintain higher level of capital reserve.

According to Manga and Anand (2003:251) the following are best attribution of Customer Relationship Management (CRM) system which reflects business results financial service companies must obtain by implementing their CRM solutions.

- Increasing acquisition of new customers
- Improving relation with existing customers
- Increasing the profitability of customers relationships
- Improving distribution and channel management
- Maximizing the value of past Customer Relationship Management (CRM) investments

In general, the market dynamics facing financial service companies have been more challenging and complex. Any Customer Relationship Management (CRM) solution invested in must be implemented with the clear goals of improving:-

- Customer satisfaction and loyalty
- Customer insight
- Speed-to-market for products and services
- Customer security

All this must be done in a manner that generates measurable increases in revenue for the Bank and reduces overall costs of service.

### **2.1.3. OBJECTIVES OF CUSTOMER RELATIONSHIP MANAGEMENT**

Kotler, Saunders and Armstrong (2005:403) defined Customer Relationship Management (CRM) as consisting of sophisticated software and analytical tools that integrate customer information from all sources, analyze it in depth, and apply the results to build stronger customer relationship. According to them, Customer Relationship Management (CRM) integrates everything that a company's sales service and marketing teams know about individual customers to provide a 360-degree view of the customer relationship.

### **2.1.4. PRACTICES OF CUSTOMER RELATIONSHIP MANAGEMENT**

Customer Relationship Management (CRM) builds on the philosophy of relationship marketing that aims to create, develop and enhance relationships with carefully targeted customers to maximize customer value, corporate profitability and thus shareholders value. The goal is to improve customers' experience of how they interact with the company, which hopefully will turn into more satisfaction, increased customer loyalty and a long-run increase in profitability. The technology dimension of CRM which has often been used as the main distinguishing feature between CRM and RM serves only as an enabler thus making the distinction between CRM and RM hazy, nebulous and imperceptible especially when the 'customer' is used in the strict sense as the final beneficiary of the firm's output. Equally noteworthy is the fact that RM in the strict sense of its effective contemporary practice cannot dispense with technology or technology solutions. (Richard, 2004:320)

Customer Relationship Management (CRM) derives its roots from relationship marketing which is aimed at improving long run profitability by shifting from transaction based marketing, with its emphasis on winning new customers, to customer retention through effective management of customer relationships (Christopher, Payen, & Ballantyne, 1991:42).

#### **2.1.5. CUSTOMER RELATIONSHIP MANAGEMENT IN RETAIL BANKING**

Today, many businesses such as banks, insurance companies, and other service providers realize the importance of customer relationship management and its potential to help them acquire new customers retain existing ones and maximize their lifetime value. Hence it is evident that close relationship with customers will require strong coordination between IT and marketing departments to provide a long term relation of customers.

According to Poulos (2006:118) Customer Relationship Management (CRM) is a sound business strategy to identify the banks most customers, prospects, devotes time and attention to expending account relationships with those customers through individualized marketing, reprising, discretionary decision making and customized service all delivered through the various sales channels that the bank uses.

Banks, while implementing Customer Relationship Management (CRM) strategy the focused on the evaluation of the critical satisfaction dimensions and the determination of customer groups with distinctive preferences and expectations in the private banks sector. However (Camarata,1998) have noted that managing relationships with their customers, especially with employees, channel partners and strategic alliances was critical to the firm's long term success. It was also emphasized that customer relationship management based on social exchange and equity significantly assist the firm in developing collaborative cooperative and profitable long term relationships.

The idea of Customer Relationship Management (CRM) is that it helps business use technology and human resources gain insight in to the behavior of customers and the value of those customers.

If it works as it intends the business can:-

- Providing better customer service
- Make all centers more efficient
- Cross sell products more effectively
- Help staff close deals faster
- Simplify marketing and sales processes
- Discover new customers and
- Increase customer revenues

For Customer Relationship Management (CRM) to be effective an organization must first decide what kind of customer information is looking for and it must decide what it intends to do with that information. Next the organization must look into all of the different ways of information about customers comes to a business, where and how this data is stored and how it is currently used.

According to Balaji (2007:26), retail banks are facing challenges in executing their customer management strategies. Intensifying competition, proliferating customer expectations and capitalizing on new market opportunities are at the top many bank's issues.

In looking for ways of growth, banks need to evaluate their customer management strategy. Obviously they have to analyze whether they do have Customer Relationship Management (CRM) solution or not that is capable of delivering:-

- Consistent and cost effective service
- Customer aligned services.
- Enhanced customer loyalty and long-term value

Today, more than ever before, the ability to maximize customer loyalty through close and durable relationships is critical to retail banks' ability to grow their businesses. As banks strive to create and manage customer relationships, several emerging trends affect the approach and tools banks employ to achieve sustainable growth.

These trends reflect a fundamental change in the way banks interact with the customers they have and they want to acquire.

To build stronger customer loyalty, banks need improved customer knowledge to develop products and deliver services targeted at specify market segments resulting in more directed marketing, sales and service tactics.

Customer loyalty can build through a consistent customer experience i.e. understanding each individual customer's needs and preferences. One of the largest challenge banks faces is how to better understand their customers and provide personalized customer service.

To optimize customer relationship and loyalty, banks need to integrate processes and technologies that enable them to build and act up on a detailed view of what each customer wants. This in turn will require highly skilled customer service professionals with the right combination of linguistic, culturally aligned and financial service skills, as well as the ability to deploy customer service strategies quickly, efficiently and cost effectively.

#### **2.1.6. CUSTOMER RELATIONSHIP MANAGEMENT STRATEGY STARTING POINTS**

In the ideal world, every organization would have clearly defined Customer Relationship Management (CRM) strategy (Anderson and Kerr 2009:123). After all; effectively satisfying customers in the foundation of any organizational success if the organization has not such a CRM strategy it should be necessarily to analyze. On the other hand the issue lacks a Customer Relationship Management (CRM) may take by the information Technology group or by marketing of sales group.

For such organization that don't have Customer Relationship Management (CRM) strategy they do have two alternatives,

- One, Creating a CRM Strategy for the overall organization; or
- Two, Creating a CRM strategy for a specific department

Accordingly, if the organization chooses the second alternative, i.e. creating Customer Relationship Management (CRM) strategy for specific department in the absence of companywide CRM Strategy, the organization need to take care to companywide Customer Relationship Management (CRM) strategy supports broad business goals and the efforts of other departments and the efforts of other departments and functions.

For such organization the following are basic procedures to develop a Customer Relationship Management (CRM) strategy that is compatible with the overall organizational goals and strategies:-

**1. Picking the Players:**

- Choose the strategy development team. Here it is better to look for individuals from whom:
- represent front- line customer contact, back of the house support and management
- Understand customer and what is important to them
- Understand the largest business goals and visions or are willing to learn about them
- Are able to employ time and energy to this process

According to Anderson and Karr (2002:10) of CRM, it is noted here that the Customer Relationship Management (CRM) team members have not necessarily to understand CRM tools.

**2. Preparing for First Meeting**

- If formal data and information about what your customers want and how they experience is scarce, you may conduct few customer focus groups or interview a number of key customers focus groups of interview a number of key customers before creating a CRM strategy

**3. CRM Strategy Certain Meetings**

- open a meeting with an overview of the information gathered and review the final goal for your work together

**4. Identify Potential Strategies**

- Collect clues about what's important to managing customer relationships (use silent brain storming for this)

## 2.1.7. INFORMATION TECHNOLOGY AND CUSTOMER RELATIONSHIP MANAGEMENT

Marketers have always recognized the importance of customer information. The data warehouse is the central element in the Customer Relationship Management (CRM) system. Data sources are both inside and outside the firm, provide data that describes relationships with customers. A data gathering system covers this incoming data to an electronic medium if it is not already in the format. The data warehouse system prepares that data for storage, stores that data so that might later be retired, and performs a management and control function. An information delivery system makes the data warehouse available to the information and presenting the information to users. The system therefore transforms data into information to users (Watson, 2010:200)

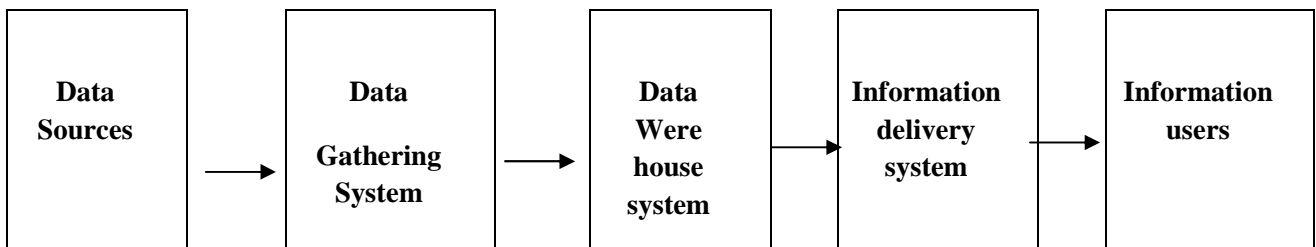
### Data Sources

The main categories of data sources are internal and external. Internal exits within the firm in the form of the various business units. The External source consists of customer supplies, the government and even competitors.

### Data Acquisition

The data that is gathered from internal sources is most likely already in a computer – readable format and is entered into the data warehouse as activities in the business units are performed.

### A Basic CRM Model



*Fig. 1.A Basic CRM Model*



## **Data Storage**

The data warehouse system consists of the stored data, software that maintains the data in up-to-date condition and software that manages and controls the warehouse. As managers sought to use the stored data in problem solving and decision making difficulties in integrating the contents of several files triggered innovations in how the data was stored. A database is an accumulation of computer based data that is arranged in formats to facilitate retrieval. A database is a corporate resource and a firm can have more than one

An extension of the database concept is the data warehouse. The task of the data base is to provide detailed data on those entities that are important to the firm's meeting its objectives. Entities such as products, customers, employees and money and not to provide a detailed audit trail or everything the firm has. The data warehouse supports the entire firm.

## **Data Management**

The first firms that sought to create databases of their activities encountered two roadblocks. First is the tremendous workload of entering the vast quantities to data.

The second is keeping the data current adding, deleting and changing records as needed. The software that maintains the data and makes it available for use is called a Database Management System (DBMS). Most of the organizations information systems make use of the database.

## **Information Delivery**

CRM users typically obtain information by querying the data warehouse. The query responses are displayed on the user's workstation. The users make one query after another, refining the queries each time until they are satisfied with the responses.

## **Information Users**

Interest in customer relationship management spans the entire organization and CRM system users can be found at all organizational levels, from the president to sales clerks. Executives can use the system in formulating corporate strategies involving the organizations customers. The profiles help the clerks tailor products and services to the customers. The profiles help the clerks tailor products and services to the customers' needs.

The Customer Relationship Management (CRM) user interface is designed to facilitate navigation through the data and to enable the users to make queries easily. Web interfaces enable users to communicate with the Customer Relationship Management (CRM) system by means of the internet.

### **2.1.8. Potential CRM Implementations Problems**

With most other types of information systems we are concerned mainly with operations relevant to the organization's internal resources. By contrast, introducing a Customer Relationship Management (CRM) system affects the company's customers, who are external to the organization and beyond its control. The company's reputation and future are greatly dependent on the success of the Customer Relationship Management (CRM) implementation. Failure in the introduction of the Customer Relationship Management (CRM) system, especially in service and sales phone centers, can result in real disaster for the organization. The present article focuses on issues that must be addressed in order to ensure that a new CRM system is introduced in the organization in the best possible way, generating maximum return on investment, without affecting current activity, and with minimal risk. (Kumar and Meenakshi 2006:20)

Implementation of Customer Relationship Management (CRM) system can follow the same general systems development life cycle that is followed for information systems of all types. Both management and the developers contribute to that failure to provide the proper focus for both the project and the CRM system. (Sah,2007:33)

According to King (2008:424 ) Customer Relationship Management (CRM) failure is derived from the following

- Management and the developers do not have a clear understanding or definition of the components or propose of CRM system
- Management and the developers define the project scope too large
- Management fails to commit an executive sponsor or champion to the project.

### **2.1.9. Failure to Develop the System in the Proper Way**

In a similar fashion, both management and the developers contribute to errors made in developing the system once the project gets underway. These errors make the following form:

- the developers lack the required technical knowledge and skills
- The developers fail to define all of the risks
- The developers fail to recognize the importance of quality
- Management and the developers fail to perform a post implementation evaluation

All of those problems can be avoided by following proven system development methodology in the prescribed way that is based upon a sound understanding of customer expectations and the objectives of the finished product

### **2.1.10. CHALLENGES OF CUSTOMER RELATIONSHIP MANAGEMENT IMPLEMENTATION**

According to Buttle (2009:14) Successful development, implementation, use and support of Customer Relationship Management systems can provide a significant advantage to the user, but often there are obstacles that obstruct the user from using the system to its full potential.

According to Mudle and Pirrie (2006:39) a phased implementation process with careful planning may minimize many of the nightmares of adopting Customer Relationship Management (CRM) system; but the road to implementation will include barriers and problems. Three challenges that have been stressed in different ways include expectations, investment, and reactions to change.

#### **2.1.10.1. Potential Rewards from CRM Implementation**

According to Srinivasan and Moorman (2005:196 ) CRM system is designed, the organization may experience several unexpected benefit.

Among the critical inputs is the organizations knowledge of customer behavior, particular with respect to market segmentation, brand commitment, customer loyalty, and employee commitments. This critical knowledge about the customer landscape is gained through the application of sophisticated market research and analytic Customer Relationship Management.

This process input knowledge shapes the firm's Customer Relationship Management (CRM) vision/strategy, which is then implemented through people, process and technology. The process output pertains to the value created for the organization's key stakeholders including customers, employees, owners and the community.

Despite the fears of the problems with CRM systems, the bottom line for the future success of any organization may well be its ability to manage people within an electronic market place that complement or replaces traditional approaches of conducting business. If implemented correctly, the Customer Relationship Management (CRM) system may well help the organization continue to learn to adapt and change within a dynamic environment

#### **2.1.11. CUSTOMERS COMPLAINT ON CUSTOMER RELATIONSHIP MANAGEMENT**

According to Zeithaml and Bitner (2003:99) Customers expect outcomes, or compensation, that matches the level of their dissatisfaction. This compensation can take the form of actual monetary compensation, and apology, future free service, reduced charges, repairs, and /or replacements. Customers want to feel that the company has "paid" for its mistakes in a manner at least equal to what they have suffered. In addition to fair compensation, customers expect fairness in terms of policies, rules and timeliness of the complaint process. They want easy access to the complaint process, and they want things handled quickly, preferably by the first person they contact. So that the recovery effort can match their individual.

Beyond all their expectations of fair compensation and hassle free, quick procedures, customers expect to be treated politely, with care and honesty. This form of fairness can dominate the others if customers feel the company and its employees have uncaring attitudes and have done little to resolve the problem.

##### **2.1.11.1. Method Of Customer Complaint Handling**

According to Lovelock and Wirtz (2005:405) consumer complaining behaviors have identified four main purposes for complaining:

1. Obtain restitution or compensation. Often, consumers complain to recover some economic loss by seeking a refund, compensation, and/or have the service performed again.

2. Vent their anger. Some customers complain to rebuild self-esteem and/or vent their anger and frustration. When service processes are bureaucratic and unreasonable or when employees are rude, deliberately intimidating, or apparently uncaring, the customers self-worth, or sense of fairness can be negatively affected. They may become angry and emotional.
3. Help to improve the service. When customers are highly involved with a service (e.g. at a college, an alumni association, or their main banking connection), they give feedback to try and contribute toward service improvements. These customers are motivated by the prospect of getting better service in the future.
4. For altruistic reasons. Finally, some customers are motivated by altruistic reasons. They want to spare other customers from experiencing the same problems, and they might feel bad if a problem is not highlighted.

#### **2.1.12. CUSTOMER RELATIONSHIP MANAGEMENT SOLUTION**

As we have stated earlier any CRM solution helps improve customer satisfaction, maximize customer value and optimize profitability. Banks accomplish this by integrating the right people, process and technologies in each of their offerings.

The following are major Customer Relationship Management (CRM) solutions to achieve this (Anderson and Kerr,2005:122)

1. contact center management service:  
Improve management through enterprise routing, desktop automations, workforce optimizations quality management, automated training and knowledge management.
2. Contact Center outsourcing Services  
Services like technical product Support, customer care, sales and marketing and employee care.
3. Customer intelligence services  
Embodies the people process and technologies required to analyze customer interaction enhance the customer experience and improve operations performance.
4. Customer self- Service delivers outstanding customer experience through speech recognition multimodal deices web and kiosks.

### **2.1.13. QUALITIES OF CUSTOMER RELATIONSHIP MANAGEMENT SOLUTION**

Best CRM solution needs to embody six core qualities in order to support a company's ability to acquire new customers, increase retention. A Customer Relationship Management (CRM) solution must be (Denton 2007:78)

- Agile in its deployment: to allow new products and services to be implemented by the bank in a creative and rapid manner as required over time
- Consistent in its execution of customer processes : To ensure process, technology and managements deliver a consistent customer treatment strategy across all channels in the enterprise plat form
- Scalable in its design and capacity: to allow for the bank's future growth whether through improved organic strategies or acquisition.
- Effective in its integration of business intelligence: to provide clear insights into customer preferences by integrating business intelligence and applying into support products development and customer treatment strategies.
- Measurable in its results: to allow reporting of operational strategic and customer service goals to measure if programs are achieving real ROI for the bank.
- Secure in its handling of customer information: to ensure absolute security and privacy around all information held and transmitted through the system

### **2.1.14. CUSTOMER RELATIONSHIP MANAGEMENT IN DASHEN BANK**

In order to strengthen its relationship with customers, Dashen Bank has created a system that helps the bank to reach its customers through Customer Relations Division. The Customer Relations Division which is responsible to different activities that relates directly to the relationship of the Bank and its customers. The division maintains customers' data base in computerized and centralized way. The division accepts its customers' complaints through its web site, suggestion box, telephone and other convenient means. It forwards the necessary information pertinent to Customer Relationship Management.

## Organizational Structure of CRM in Dashen Bank

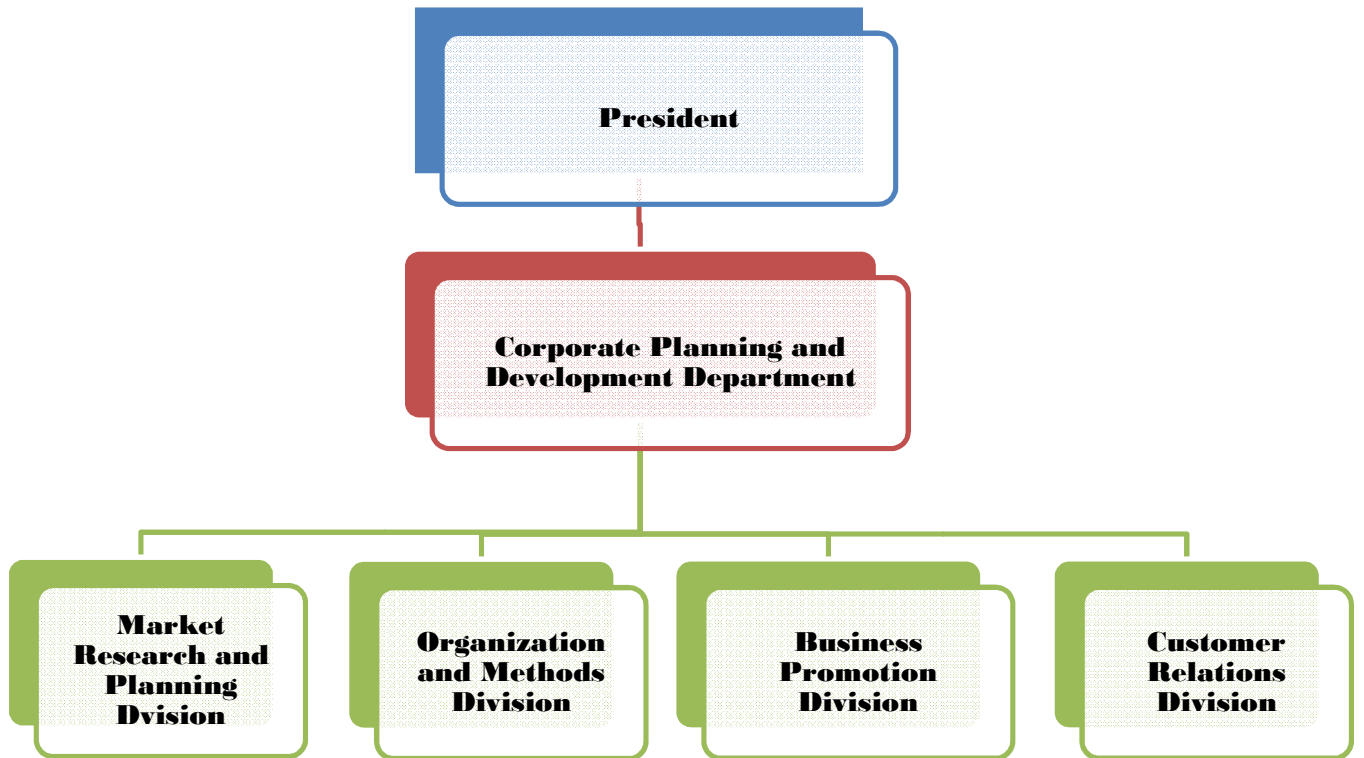


Fig.1. Organizational structure of CRM in Dashen Bank s.c.( a partial organizational structure of Dashen Bank s.c.)

Source: Dashen Bank S.C. Special issued magazine 2008

## **CHAPTER THREE**

### **DATA PRESENTATIONS, ANALYSIS AND INTERPRETATIONS**

This chapter deals with the presentation, analysis and interpretation of the gathered data from Dashen Bank S.C. customers at Head Office. The research tried to investigate the Customer Relationship Management practice of Dashen Bank S.C. from customer point of view.

In order to get primary data, 200 questionnaires were prepared and distributed for customers. Out of the total number of questionnaires distributed to customer only 181 (One Hundred Eighty One) were filled and returned. This means 91% of customers have filled and returned the questionnaires. So, the analysis is done based on these valid responses using descriptive analysis method.

Accordingly, the raw data were computed in percentage and presented in tabularized form followed by detail explanation and critical interpretation of the data that is made to show implication of the major findings.



### 3.1. GENERAL CHARACTERISTICS OF RESPONDENTS

Table 1 below describes the demographic characteristics of respondents including Sex, Age, Educational Background, Relationship with the Bank and type of service the customers use.

**Table 1 General Characteristics of Respondents**

S.N.	Item	Customer Respondent	
		Frequency	Percentage (%)
1	Sex		
	A. Male	109	60.22
	B. Female	72	39.78
	<b>Total</b>	<b>181</b>	<b>100</b>
2	Age		
	A. 18 - 30 years	42	23.21
	B. 31 - 43 years	62	34.25
	C. 44 - 56 years	46	25.41
	D. > 56 years	31	17.13
<b>Total</b>	<b>181</b>	<b>100</b>	
3	Educational Back Ground		
	A. Secondary Education	26	14.36
	B. Certificate	29	16.03
	C. Diploma	62	34.25
	D. Degree	48	26.52
	E. Master and Above	16	8.84
<b>Total</b>	<b>181</b>	<b>100</b>	
4	Relation with the Company		
	A. < 1 year	24	13.26
	B. 1 - 3 years	58	32.04
	C. 4 - 6 years	43	23.75
	D. > 6 years	56	30.95
<b>Total</b>	<b>181</b>	<b>100</b>	
5	Which Service do you use from Dashen Bank?		
	A. International Banking Service	21	11.61
	B. Hawala /Local Money Transfer/	30	16.57
	C. Current Account	62	34.25
	D. Saving Account	56	30.95
	E. Others	12	6.62
<b>Total</b>	<b>181</b>	<b>100</b>	

Source (Questionnaire)

As table 1 presented gender composition in item 1, 109 (60.22%) of the respondent were male and 72 (39.78%) of them were female. Male respondents dominate over female respondents. This implies that most of the customers of Dashen Bank S.C. are male.

In relation to age category as shown in item 2 of the same table the number of respondent in age category of from 18 -30 were 42 (23.21%), in the next category from 31- 43 were 62 (34.25%), in age 44 – 56 were 46 (25.41%), and above 56 were 31 (17.13%). Therefore findings from age profile of the respondents indicate that majority of respondent age 34.25% were lie between 31 – 43. Thus, it's possible to say that Dashen Bank is highly demanded by the matured group.

Item 3 in the above table 1 explain the educational background of the respondents. Accordingly out of the total customer respondents 26 (14.36%) of the respondent completed their Secondary Education, 29 (16.03%) of respondents were graduated with Certificate, 62 (34.25) of the respondent graduated with Diploma, 48 (26.52%) of the respondent graduated with Degree and the remaining 16 (8.84%) of the respondent have Master and above. As we can see from the above data most customers are Diploma holders. As the result the customers can evaluate Dashen Bank service from different perspectives.

As it can be seen in item 4 of the above table concerning the customers duration of relation with the Bank 24 (13.26%) of them stayed for less than 1 year, 58 (32.04%) stayed from 1 – 3 years, 43 (23.75%) stayed from 4-6 years, and 56 (30.95%) stayed above 6 years in business relationship. This implies most of the respondents 32.04% stayed in relationship with Dashen Bank service for 1 – 3 years. So the findings shows that the Bank need to improve its service to maintaining loyal customers.

Respondents were also requested to show which service they often use. Accordingly, out of the total number of respondents 21 (11.60 %) of the respondent were International Banking Service users, 30 (16.57%) of respondents were Hawala /Local Money Transfer/ users, 62 (34.25%) of the respondent were Current Account users, 56 (30.95%) of the respondent were the users of Saving Account. The rest 12 (6.63%) respondents stated they are users of other services than the stated ones.

### 3.2. ANALYSIS OF THE MAJOR FINDINGS

In this section those questions which have direct impact on the research question were presented and analysis is done accordingly.

**Table 2. Dashen Bank Employees Performance**

S.N.	Item	Customer Respondent	
		Frequency	Percentage (%)
1	How do you evaluate the knowledge of the staff on Customer Relationship Management?		
	A. Very Good	28	15.47
	B. Good	35	19.34
	C. Medium	46	25.41
	D. Bad	49	27.07
	E. Very Bad	23	12.71
	<b>Total</b>	<b>181</b>	<b>100</b>
2	How do you evaluate your satisfaction with the way the employees handle your problem?		
	A. Very High Level	21	11.60
	B. High Level	29	16.02
	C. Moderate	47	25.97
	D. Low	57	31.49
	E. Very Low level	27	14.92
	<b>Total</b>	<b>181</b>	<b>100</b>

Source (Questionnaire)

Table 2 presented knowledge of the staff with regard to CRM. In item1, 28 (15.47%) of the respond said Very Good, 35 (19.34%) of the respondents said good, 46 (25.41%) of the respondent said medium, 49 (27.07%) of respondents said Bad and 23 (12.71%) of respondents said Very bad. This implies that majority of the respondent (27.07%) said Dashen Bank employees have lack of the necessary knowledge about CRM.

As it can be seen in item 2 of the above table concerning the level of customers' satisfaction with the way the employees handle their problem. 21 (11.60%) of the respondents said they are satisfied to a very high level, 29 (16.02%) of responds said they satisfied to high level, 47 (25.97%) of respondents said that they are moderately satisfied, 57 (31.49%) of respondents said their satisfaction is to a low level and 27 (14.92%) of responds said to a very lower level. Consequently, most of the respondents i.e. 57 (31.49%) satisfied a low level in accordance with the employees handle their problem. This implies that Dashen Bank S.C. needs to improve its customer problem handling procedure in order to satisfy its customers.

**Table 3 Dashen Bank Customers Relationship Management System**

S.N.	Item	Customer Respondent	
		Frequency	Percentage (%)
1	Do you think the Bank need to improve its Customer Relationship Management?		
	A. Yes	110	60.77
	B. No	31	17.13
	C. I am not Sure	40	22.10
	<b>Total</b>	<b>181</b>	<b>100</b>
*2	If your answer is "Yes" which area will be improved?	110	100.00
	A. The Bank customer handling procedure	45	40.91
	B. The service the Bank deliver	39	35.45
	C. The Bank database system	60	54.54
	D. The Bank complaint handling system	65	59.10
	E. Others	7	6.36
	<b>Total</b>	<b>216</b>	<b>100</b>
3	How do you rate Dashen Bank's Database System?		
	A. Very Good	22	12.15
	B. Good	35	19.34
	C. Medium	40	22.10
	D. Bad	65	35.91
	E. Very Bad	19	10.49
<b>Total</b>	<b>181</b>	<b>100</b>	

Source (Questionnaire)

\*Table 3 in item 2 it is multiple response question

As shown table 3 in item 1 respondents thought about Customer Relationship Management of Dashen Bank S.C. need to be improved or not. 110 (60.77%) of respondent said Yes, 31 (17.13%) of respondents said No and 40 (22.10%) of the respond said I am not sure. This implies that majority of the respondent 110 (60.77%) agree that the Bank need to improve its Customer Relationship Management.

As it can be seen in item 2 table 3 it is multiple response has been obtained and concerning the respondents response those said the Bank need to improvement its Customer Relationship Management System. 45 (20.85%) the respondent said the bank customer handling procedure need to be improved, 39 (18.05%) the respondent said the way the Bank delivered its service need to be improved, 60 (27.77%) said it need improve its database system, 65 (30.09%) said the Bank need to improve its compliant handling system and the rest 7 (3.24%) said others. This implies that the Bank need to improve its compliant handling system and the way the bank keeps its customers database systems respectively.

As it is depleted in item3 table 3 above concerning Dashen Bank S.C. Database System 22 (12.15%) customers rated as very good, 35 (19.34%) rated as good, 40 (22.10%) rated as medium, 65 (35.91%) were rated as bad and 19 (10.45%) rated as very bad. This indicates that, Dashen Bank S.C. Database Management System needs improvement.

**Table 4. Customers Compliant Handling Procedures**

S.N	Item	Customer Respondent	
		Frequency	Percentage (%)
1	How do you rate the encouragement of Dashen Bank customers to complain		
	A. Very High Level	15	8.28
	B. High Level	27	14.92
	C. Moderate	30	16.57
	D. Low	77	20.44
	E. Very Low level	32	17.68
	<b>Total</b>	<b>181</b>	<b>100</b>
2	To whom you present your complaints?		
	A. To the Area Bank Manager	60	33.15
	B. To the Customer Relationship Management Division	41	22.65
	C. To the Bank Supervisors	80	44.20
	<b>Total</b>	<b>181</b>	<b>100</b>
*3	If your answer is "To the Customer Relationship Management Division". How do you present your Complaint?	41	100.00
	A. Personally	12	16.90
	B. Through Post Office	6	8.45
	C. Through Telephone	16	22.54
	D. Through Suggestion Box	28	39.44
	E. Through E-mail	7	9.86
	F. Others	2	2.81
	<b>Total</b>	<b>71</b>	<b>100</b>
4	To what extent are you satisfied with the complaints handling procedures?		
	A. Very High Level	20	11.05
	B. High Level	32	17.68
	C. Moderate	44	24.31
	D. Low	60	33.15
	E. Very Low level	25	13.81
	<b>Total</b>	<b>181</b>	<b>100</b>
5	How do you rate the speed of the Bank to answer customers complain?		
	A. Very Fast	19	10.50
	B. Fast	28	15.47
	C. Moderate	45	24.86
	D. Slow	49	27.07
	E. Very Slow	40	22.10
	<b>Total</b>	<b>181</b>	<b>100</b>

Source (Questionnaire)

\*Table 4 in item 3 it is multiple response question

Item 1 table 4 gives details the extents of the Bank encourage its customers to present complain. 15 (8.28%) of respondents said Very high level, 27 (14.92%) of respondents said High level, 30 (16.57%) of the respondent said Moderate, 77 (20.44%) of the respondent said Low level and 32 (17.68%) of the respondent said very low level the Bank encourage its customer to forward their complaint. This implies that the Bank doesn't encourage its customers to present complain. This can be the reason that the customers go to other Bank

Item 2 in the above table 4 it present to whom the customers present their complaint. Accordingly out of the total customer respondents 60 (33.15%) they presented their complaint for area Bank Manager, 41 (22.65%) of the respondent presented their complaint to Customer Relationship Management Division, and 80 (44.20%) of the respondent present their compliant to the area Bank Manager. This indicates the majority for the respondent present their compliant to the Area Bank Supervisors.

In relation to the customers present their compliant as shown in item 3 of the same table it is multiple response type questions and in relation to the number of respondent who present personally were 12 (16.90%), who present through Post Office were 6 (8.45%) through Telephone were 16 (22.54%), through Suggestion Box were 28 (39.44%), through E-mail were 7 (9.86) and the rest were 2 (2.81%) respondents are through others. Therefore findings from respondents indicate that majority of the customer respondent present their complaint through Suggestion Box and through Telephone respectively.

As table 4 in item 4 the satisfaction level of the customers by the Bank compliant handling procedure, 20 (11.05%) of the respondent were very high satisfied, 32 (17.68%) of them were satisfied high level, 44 (24.31%) of the respondents were satisfied moderately, 60 (33.15%) of them were low level satisfied and 25 (13.81%) of the respondent were very low level satisfied. This implies that most of the customers of Dashen Bank S.C. are relatively low level of satisfaction with the Bank compliant handling procedure.

As it can be seen in item 5 table 4 concerning respondents response on rating the speed of the Bank to answer customers complain. 19 (10.50%) of the respondents response were very fast, 28 (15.47%) of the respondents response were fast, 45 (24.86%) of the respondents response were moderate, 49 (27.07%) of the respondents response were slow and 40 (22.10%) of the respondents response were very slow. Thus, it's possible to say that Dashen Bank doesn't give express response whenever customers presented their complaints. So this is, one of the factor that makes customers dissatisfaction.

**Table 5 Dashen Bank Customer Relationship Management Practice**

S.N.	Item	Customer Respondent	
		Frequency	Percentage (%)
1	How do you evaluate your understanding about Customer Relationship Management?		
	A. Very Good	50	27.62
	B. Good	68	37.58
	C. Medium	36	19.89
	D. Bad	18	9.94
	E. Very Bad	9	4.97
	<b>Total</b>	<b>181</b>	<b>100</b>
2	Do you think Customer Relationship Management practice give better solution for customers?		
	A. Yes	157	86.74
	B. No	15	8.29
	C. I am not Sure	9	4.97
	<b>Total</b>	<b>181</b>	<b>100</b>
3	How do you see the relationship between the Bank and its customers?		
	A. Very Good	20	11.05
	B. Good	40	22.10
	C. Medium	58	32.05
	D. Bad	42	23.20
	E. Very Bad	21	11.60
	<b>Total</b>	<b>181</b>	<b>100</b>
4	Do you think that Dashen Bank has Customer Relationship Management System?		
	A. Yes	94	51.94
	B. No	50	27.62
	C. I am not Sure	37	20.44
	<b>Total</b>	<b>181</b>	<b>100</b>

Source (Questionnaire)

Table 5 above describes the understanding level of customers on Customer Relationship Management concept, the relationship between the Bank and its customer, the satisfaction level of the customers on the subject of Customer Relationship Management practice of the Bank.

As it can be seen in item 1 table 5 concerning of understanding level of Customer Relationship Management of the customer. 50 (27.62%) said very good, 68 (37.58%) said Good, 36 (19.89%) said medium, 18 (9.94%) said bad and 9 (4.97%) said very bad. This implies most of the respondents have good knowledge about Customer Relationship Management.

Table 5 item 2 elaborates the Banks Customer Relationship Management give better solution for the customers or not. 157 (86.74%) of the respondent Yes, 15 (8.29%) of them said No and 9 (4.97%) said I am not sure. It implies that most of the customer agreed that Customer Relationship Management give better solution if it applied properly

Item 3 in the above table 5 shows the relationship between the bank and its customers. 20 (11.05%) said Very good, 40 (22.10) said Good, 58 (32.05) said Medium, 42 (23.20) said Bad and 21 (11.60) said Very bad. Thus, it's possible to say that Dashen Bank has fair relationship with its customers, so it needs to be improved.

Item 4 in the above table 5 it holds customers respond about whether Dashen Bank has Customer Relationship Management or not. Accordingly, out of the total customer respondents 94 (51.94 %) of the respondent said Yes, 50 (27.62%) of respondents said No and the reaming 37 (20.44%) said I am not sure. Therefore, findings from this responses majority of the respondent agree Dashen Bank don't have Customer Relationship Management system.



**Table 6 Reasons the Customers Dissatisfied with Customer Relationship Management Practice of the Bank**

S.N.	Item	Customer Respondent	
		Frequency	Percentage (%)
1	Do you think that the Bank’s CRM System helps its customers to be satisfied and stayed with it?		
	A. Yes	59	32.59
	B. No	83	45.86
	C. I am not Sure	39	21.55
	<b>Total</b>	<b>181</b>	<b>100</b>
*2	If your answer is “No” then, at what area you are not satisfied?	83	100
	A. The way the Bank handle customers complaints	49	31.82
	B. The Bank does not provide right information	27	17.53
	C. The Bank does not deliver better Service	31	20.13
	D. The way they keep customers data	41	26.62
	E. Other	6	3.90
	<b>Total</b>	<b>154</b>	<b>100</b>

Source (Questionnaire)

\* Table 6 in item 2 it is multiple response question

As shown in item 4 table 6 the respondents thought about the Bank Customer Relationship Management system helps its Customer to be satisfied and stayed with it. 59 (32.59%) of the respondent said Yes, 83 (45.86%) said No, and 39 (21.55%) respondent said I am not sure. Thus, it’s possible to say that most of Dashen Bank customers are not satisfied with the Bank Customer Relationship Management system.

Item 2 in the above table 6 it is multiple response type questions and it holds the number of respondents who are not satisfied with the Bank system and areas they are not satisfied. 49 (31.82%) said the way the Bank handle customers complaint, 27 (17.53%) said the Bank does not provide right information, 31 (20.13%) said the Bank does not deliver bête service, 41 (26.62%) said the way the Bank keep its customer database and the remaining 6 (3.90%) said they dissatisfied with the Bank’s ATM and Mobile Banking System. Therefore, nearly everyone of the respondent dissatisfied because of the way the Bank keep customers’ database. And the remaining

**Table 7 Major Problem of the Bank Customer Relationship Management System**

S.N.	Item	Customer Respondent	
		Frequency	Percentage (%)
1	To what extent are you satisfied with the implementation of Customer Relationship Management System?		
	A. Very High Level	24	13.26
	B. High Level	37	20.44
	C. Moderate	56	30.94
	D. Low	44	24.31
	E. Very Low level	20	11.05
	<b>Total</b>	<b>181</b>	<b>100</b>
2	How much you are benefited from the Bank's Customer Relationship Management System?		
	A. Very High Level	14	7.73
	B. High Level	31	17.14
	C. Moderate	63	34.80
	D. Low	51	28.18
	E. Very Low level	22	12.15
	<b>Total</b>	<b>181</b>	<b>100</b>
3	How do you evaluate the Dashen Bank Customer Relationship Management System with other Bank?		
	A. Very Good	17	9.39
	B. Good	33	18.23
	C. Medium	44	24.31
	D. Bad	68	37.57
	E. Very Bad	19	10.50
	<b>Total</b>	<b>181</b>	<b>100</b>
*4	What do you think the major problem of the Bank Customer Relationship Management System?	181	100.00
	A. Lack of required number of expertise	72	21.43
	B. Lack of common understanding of Customer Relationship Management System	53	15.77
	C. Unavailability of clearly stated Customer Relationship Management Strategy	56	16.67
	D. Lack of knowledge and skills of Customer Relationship Management	65	19.34
	E. Lack of training for Customer Relationship Management employees	81	24.11
	F. Others	9	2.68
	<b>Total</b>	<b>336</b>	<b>100</b>

Source (Questionnaire)

\* Table 7 in item 4 it is multiple response question

Table 7 above explains to what extent the customers are benefited from the Customer Relationship Management practice of the Bank, and customer's evaluation on Dashen Bank Customer Relationship Management practice with other Banks.

In table 7 items 1 of the same table it illustrates the satisfaction level of the respondents associating Customer Relationship Management of the Banks. 24 (13.26%) said very high level, 37 (20.44%) said High level, 56 (30.94%) said moderate, 44 (24.31%) said Low level and the remaining 20 (11.05%) respondents were satisfied with a very low level. As a result, it's likely to articulate that most of Dashen Bank customers are moderately satisfied with the Bank Customer Relationship Management system.

As table 7 item 2 explain to what extent the customers are benefited from the Bank Customer Relationship Management. 14 (7.73) of the respondent said they satisfied with very high level, 31 (17.14%) respondent side High level, 63 (34.80%) are moderate, 51 (28.18 %) respondents said Low level and 22 (12.15%) said low level. This implies that most of the customers of Dashen Bank S.C. are in moderately benefited from the Bank.

In table 7 item 3 demonstrate customers evaluation about Dashen Bank Customer Relationship Management with other Bank. 17 (9.39%) said Very good, 33 (18.23%) said Good, 44 (24.31%) said medium, 68 (37.57%) said Bad and 19 (10.50%) said Very Bad. Thus, most of the respondent have bad attitude of the Banks Customer Relationship Management compare with other Bank.

Item 4 in the above table 7 it is multiple responses have been obtained and it explain the major problem of Customer Relationship Management system in the Bank. The number of respondents to the major problem of Customer Relationship Management System 72 (21.43%) respondents said lack of required number of expertise, 53 (15.77%) of respondent said lack of common understand of CRM system, 56 (16.67%) of respondents said unavailability of clearly stated Customer Relationship Management strategy, 65 (19.34%) of respondent said that lack of knowledge and skills of employees, 81 (24.11%) respondents said lack of training for Customer Relationship Management employees and 9 (2.68%) of respondents said the way the Bank handle customers complaints and ATM are hitch of the Bank . This is therefore; findings show that major problem of Customer Relationship Management of the Bank are lack of skills and knowledge of employees and lack of required number of expertise respectively.

## **Interview with Customer Relationship Management Division**

As the interview held with the Customer Relationship Management Division the following information is gathered such as:-

1. The first question raised for the Head was does the Bank has a clear and stated Customer Relationship Management Strategy? The Division Head replied that in the mean time, the Bank doesn't have clear and stated CRM Strategy. However, the Bank tries to have the strategy and it is on the process by its own expertise. Hopefully we will have the Strategy in the near future.
2. The second question was How Customer Relationship Management System of the Bank organized? And the Division Head mentioned it is organized as Division under Corporate Planning and Development Department. The Department has lead by a Manger and two Deputy Mangers namely, Deputy Manger Corporate Planning and Development Department – Market Research and Planning and Deputy Manger Corporate Planning and Development Department Promotion and Customer Relation. Therefore, Customer Relations Division which has a head and four experts currently is under the Deputy Manger Corporate Planning and Development Department.
3. The Division Head also pointed about how Customer Relationship Management practiced in Bank? As a new concept Customer Relation Management is practiced in Dashen Bank just to bridge between the Bank and its customers. Currently, Customer Relationship Management activities of the Bank includes.
  - Administrating the Banks Website (Amending and updating)
  - Collecting different customers complaints though suggestion box and email and forwarding to the management.
  - Conducting Mystery shopping at area Banks.
  - Conducting different surveys in relation to customers (Customer opinion, satisfaction, less assessment and the like
4. To what extent the staff of Customer Relationship Management qualified with the concept of CRM? And he responded Not at all the in the beginning the staffs are came from different field of study in addition they didn't get training regarding to CRM concept.
5. Is there a training program for the staff with regards to CRM? No, but we are asking our Human Resource Development Division to arrange training for our staffs.

6. Is there any compliant handling system in the Bank? Yes, there are ways that customers present their complaints. For instance; through suggestion box, through telephone, through e-mail, through post office and they like but most of the time the customer prefer to present their complaint through suggestion box.
7. If the customers are not satisfied with the service, then to whom they can present their complaint? The Head explains that the customers they can present their complaints to the area Bank Manager, to CRM Division and to the Branch Supervisor but most likely they present their complaint for the Branch supervisor.
8. Do you have a plan to introduce new CRM System? The Division said Yes its currently understudying
9. What are the factors that affect CRM practice of the Bank?
  - Lack of common understanding on concept Customer Relation Management
  - Lack of the required number of expertise and skill
  - Disintegration between Marketing and Information Technology System
  - Unavailability of clearly stated Customer Relationship Management Strategy hinders the implementation of Customer Relationship Management program as intended.
10. The last question raised for the Division Head was, what effort exerted to build a common understanding of CRM concept among the staff? Still nothing but continuous and experience sharing programs should be undertaken.

## CHAPTER FOUR

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter deals with the summarized high lights of the study, conclusions drawn and recommendations made on the basis of finding.

#### 4.1. SUMMARY

This study intended to assess Customer Relationship Management practice in Dashen Bank S.C. The quantitative assessment using questionnaire was made with 200 (two hundred) customers. Therefore findings are summarized as follows:

- Among the respondents 60.22% of them were male while the rest 39.78% were female.
- Age wise most of the responds 62% were between the ages of 31 – 43.
- With regard to educational level, majority of the respondents were Diploma holders they represent about 34.25%.
- Respondents relationship with the Bank, majority of the respondents 32.04% said they stayed about 1 - 3 years at the specific Bank.
- Many of the respondents which are 34.25% of them were the users of Current Account.
- Regarding to knowledge of the staff evaluated by the customers, most of the customer 72 (40%) were evaluated the staff have poor knowledge about Customer Relationship Management.
- Majority of the respondents 57 (31.49%) were dissatisfied the way the Bank handle their problems.
- Mass of the respondents 60.77% said the Bank need to improve its Customer Relationship Management.
- Among the respondents 65 (35.91%) of them were rating Dashen Banks Database System as a poor.
- Most of the respondent answered on this multiple response type of question the major problem of the Bank are Lack of training for CRM employees and lack of required number of expertise, in percentage 24.11% and 21.43% respectively.
- Encouragement of Dashen Bank to customers presents their complaint. Majority of the respondents 77 (20.44%) of them rating low.

- Most of the customers 80 (44.20%) present their complaint to the Branch supervisor.
- Majority of the respondent present their compliant through Suggestion Box and through Telephone, in percentage 39.44% and 22.54% respectively.
- Regarding to the speed of the Bank to answered customers compliant, enormous number of the customers 49 (27.07%) responded it's late.
- The relationship between the Banks with its customers like 32.05% of the respondents replied it average.
- Majority of the respondents 37.57 % evaluate Dashen Bank CRM with other Bank they said it is poor.

## 4.2. CONCLUSIONS

To assess the Customer Relationship Management Practices in Dashen Bank S.C. data were collected and distributed to those who have direct relationship with the subject matter (i.e. to the bank's customers). Based on the analysis of these data the researcher comes up with the following conclusions:

- Dashen Bank employees do not have a common understanding with the concept of Customer Relationship Management. Some perceive Customer Relationship Management as a responsibility of a given work unit others believe it is the responsibility of all employees and most others do not have any idea about the Customer Relationship Management concept.
- Dashen Bank has not a clearly stated Customer Relationship Management strategy that can help to build long term relationship with its customers and to attract new ones. The Customer Relationship Management activities are done through Customer Relationship Management Division headed by a Division Head and four experts. Customer Relationship Management is mostly assumed as a responsibility of individual unit, such as Information Technology Department, Marketing Department Public Relations Department and at the Supervisory Unit. In Dashen Bank. Customer Relationship Management activities that handled by a single work unit.
- Most of the customers do not know to whom they would tell when dissatisfied. This shows that the complaint handling procedure of the bank is not clear or not communicated to stakeholders of the bank. Customer dissatisfaction leads to loss of customers. Researches show that not all dissatisfied customer complaint. They might simply switch to other banks, due to this the bank face customer loss.
- The customer satisfaction monitoring system of the Dashen Bank is not satisfying. Most customers do not know how to complain or to whom they complain. As a result they would take their own action by terminating to other bank that they may think get better service.



- Data shows that most people believe that Customer Relationship Management is a responsibility of individual unit, section or department. Kristin Anderson and Carol Kerr in their book Customer Relationship Management wrote if Customer Relationship Management is left to an individual or an individual unit, Customer Relationship Management is at risk. Therefore, Customer Relationship Management should not let to an individual unit. This does not mean that Customer Relationship Management cannot be structured and organized as a section or department, but the responsibility of maintaining customer relationship should be the entire staff including the Top Management and operational employees.
- Findings also show that Customer Relationship Management benefits both customers and the banks. Customers benefited by gaining quality service that minimizes their cost and time. If Customer Relationship Management is effectively utilized service quality improved and customers kept satisfied. On the other hand the bank benefited from Customer Relationship Management by assuring long term relationship with satisfied customers. If customers become satisfied they remain loyal to that bank. This will have a positive impact on profit.
- The link between Customer Relationship Management and Information Communication Technology is very weak. Customer Relationship Management with applying the necessary information communication technology enhances customer service quality and satisfaction. If customers could gate service with the help of ICT, their level of satisfaction increases.

### 4.3. RECOMMENDATIONS

Based on the findings listed in the above section, on the area of Customer Relationship Management practices the researcher believe that Dashen Bank shall take consideration for the effort and take the necessary measures in order of its Customer Relationship Management practice to correct its deviation and to narrow the gap between what they are doing and what they should intend to do. Herewith recommend the following:

- Train employees; create awareness and understanding about Customer Relationship Management within the bank. In addition to that, organize to customize service; train employees who have immediate contact (moment of the truth) with customers.
- Develop a clear Customer Relationship Management strategy that is compatible with the general organizational strategy.
- Facilitate a clear customer complaint handling procedure, initiate to welcome complaints, rather than defending them.
- Take the responsibility of CRM as a whole and perform in an integrated way in accordance with the banks CRM strategies.
- Facilitate for the provision of quality customer service that enhances customer satisfaction in all the dimensions of service quality.
- Collaborating the Marketing and Information Technology Departments in addition the employees of Customer Relationship Management should have knowledge of both fields for best Customer Relationship Management implementation.
- Recruit professional employees who have ICT and CRM knowledge.
- Timely revise and update CRM, Customer database, complaint handling procedures and conflict resolving systems.

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**Appendix A**  
**St. Mary's University**  
**Faculty of Business**  
**Department of Marketing Management**  
**Questionnaire to be Filled by Dashen Bank Customers**

Dear respondent,

This Questionnaire is prepared by the 4<sup>th</sup> year student of St. Mary's University for the partial fulfillment of Bachelor of Arts Degree in Marketing Management. This questionnaire is prepared to assess the overall "Customer Relationship Management" practice of Dashen Bank and to collect data which can assist to prepare a senior essay.

The validity of your response has contribution for success of my senior essay due to this reason I would like to ask with due respect to give me the right response. I assure you that your responses are confidential and responses are used only for my research paper purpose.

Thank you for your cooperation

**Instruction**

- The respondent should give their response making the box using "✓" sign
- The respondents are not supposed to disclose their names
- If the respondents are interested to give personal response they can use the blank space provides at the end.

**Part I. General characteristics of the respondents**

1. Sex?

A. Male  B. Female

2. Age?

A. 18-30 Year  B. 31-43 Year  C. 44-56 Year  D. Above 56 Years

3. Educational background?

- A. Secondary Education  D. Degree   
B. Certificate  E. Masters and above   
C. Diploma

4. For how long you are staying with the Bank?

- A. Less than 1 year  B. 1 – 3 years  C. 4 – 6 years  D. Above 6 years

## Part II. Questions directly related to the study

1. Which service do you use from Dashen Bank?

- A. International Bank Service  D. Saving Account   
B. Hawala  E. Others please, specify \_\_\_\_\_  
C. Current Account

2. How do you evaluate your understanding about Customer Relationship Management?

- A. Very good  B. Good  C. Moderate  D. Bad  E. Very Bad

3. How do you see the relationship between the Bank and its customers?

- A. Very good  B. Good  C. Moderate  D. Bad  E. Very Bad

4. Do you think that Dashen Bank has Customer Relationship Management System?

- A. Yes  B. No  C. I am not Sure

5. Do you think that the Bank's Customer Relationship Management System helps its customers to be satisfied and stayed with it?

- A. Yes  B. No  C. I am not Sure

6. If your answer for question number 5 is "No" then, at what area you are not satisfied?

- A. The way the Bank handle customers complaints   
B. The Bank does not provide right information   
C. The Bank does not delivery better service   
D. The way they keep customers data   
E. Others please, specify \_\_\_\_\_



7. To what extent are you satisfied with the implementation of Customer Relationship Management System?
- A. Very high level  B. High  C. Moderate  D. Low  E. Very Low
8. How much you are benefited from the Bank's Customer Relationship Management System?
- A. Very high level  B. High  C. Moderate  D. Low  E. Very Low
9. How do you evaluate the Dashen Bank Customer Relationship Management System with other Banks?
- A. Very good  B. Good  C. Moderate  D. Bad  E. Very Bad
10. Do you think the Bank needs to improve its Customer Relationship Management System?
- A. Yes  B. No  C. I am not Sure
11. If your answer is "Yes" for question number 10 which area will be improved?
- A. The Bank customer handling procedure
- B. The services the Bank deliver
- C. The Bank database system
- D. The Bank complaint handling system
- E. Others please, specify \_\_\_\_\_
12. How do you evaluate the Knowledge of the staff on Customer Relationship Management?
- A. Very Good  B. Good  C. Medium  D. Bad  E. Very Bad
13. How do you rate Dashen Bank's Customer Datatbase System?
- A. Very Good  B. Good  C. Medium  D. Bad  E. Very Bad
14. What do you think the major problem of the Bank Customer Relationship Management System?
- A. Lack of required number of expertise
- B. Lack of common understanding of Customer Relationship Management System
- C. Unavailability of clearly stated Customer Relationship Management Strategy
- D. Lack of knowledge and skills of Customer Relationship Management employees
- E. Lack of training for Customer Relationship Management employees
- F. Others please, specify \_\_\_\_\_

15. How do you rate the encouragement of Dashen Bank customers to complain?

- A. Very high level  B. High  C. Moderate  D. Low  E. Very low

16. Do you think Customer Relationship Management practice give better solution for customers complain?

- A. Yes  B. No  C. I am not Sure

17. To whom you present your complaints?

- A. To the Area Bank's Manager  C. To the Bank's Supervisors   
B. To Customer Relationship Management Division

18. If your answer for question number 17 is "To the Customer Relationship Management Division", how do you present your complaints?

- A. Personally  D. Through Suggestion Box   
B. Through Post office  E. Through E-mail   
C. Through Telephone  F. Others please, specify \_\_\_\_\_

19. To what extent are you satisfied with the complaints handling procedures?

- A. Very high level  B. High  C. Moderate  D. Low  E. Very low

20. How do you evaluate your satisfaction with the way the employees handle your problem?

- A. Very high level  B. High  C. Moderate  D. Low  E. Very low

21. How do you rate the speed of the Bank to answer customers complain?

- A. Very Fast  B. Fast  C. Moderate  D. Slow  E. Very Slow

22. Any constructive comment you would like for the Bank to improve it Customer Relationship Management System you can present?

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Thank You Once Again!

## Appendix B

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## **Appendix C**

**St. Mary’s University**

**Faculty of Business**

**Department of Marketing Management**

### **Interview Checklist for Head CRM Division of Dashen Bank**

- This interview is designed for the purpose of a research being conducted to identify the Problems and Practices of CRM; so as to forward the necessary recommendations to the

attention of Top Management of how to treat those practices and minimize related problems. Thus, your kind cooperation in answering the questions will help the researcher to make analysis of the data and come up with concrete conclusion, because your frank and unreserved reply would contribute a lot.

- The researcher would like to thank you in advance for your cooperation.
  1. Does the Bank have a clear and stated CRM strategy?
  2. How CRM system of the Bank is organized?
  3. How CRM Practiced in Dashen Bank?
  4. To what extent the staff of CRM qualified with the concept of CRM?
  5. Is there a training program for the staff with regards to CRM?
  6. Is there any compliant handing system in the Bank?
  7. If customers are not satisfied with the service, then to whom they can present their complaint?
  8. Do you have a plan to introduce new CRM system?
  9. What are the major factors that affect CRM practice of the Bank?
  10. What effort exerted to build a common understanding of CRM concept among the staff?

## **DECLARATION**

I, the undersigned, declare that this senior essay is my original work, prepared under the guidance of Mr. Tadesse Hailu. All sources of material used for the manuscript have been duly acknowledged.

Name

Seble Moges



Signature \_\_\_\_\_

Place of Submission St. Mary's University Department of Marketing Management

Date of Submission \_\_\_\_\_

### **ADVISOR'S DECLARATION**

This paper has been submitted for examination with my approval as the University advisor

Name Mr. Tadesse Hailu

Signature \_\_\_\_\_

Date \_\_\_\_\_

# Appendices