

**YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF COMMERCE
MASTER OF BANKING AND FINANCE PROGRAMME**

**EFFECT OF CUSTOMER RELATIONSHIP MANAGEMENT
PRACTICES ON CUSTOMER SATISFACTION IN A BANK**

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ABSTRACTS

This title is to study about the effect of customer relationship management practices on customer satisfaction in A Bank. The objectives of the study, it include two major objective as follows, to identify the Customer Relationship Management Practice of A Bank for their customers and to analyze the customer satisfaction levels of practices of customer relationship management in A Bank. The primary data will be collected by conducting personal interview with all customer by using structure questionnaires total of 100 customers of A Bank. Description method is mainly used. This study finds that A Bank could provide moderate level of customer satisfaction in terms of product information, behavior of employees, database management, customer problems solving, physical environment, social network interaction, and customer satisfaction in the mean of overall moderate result. This study suggests that A Bank employees should be more careful about customer actual perceived condition. According to the analysis of the study, it is found that A Bank can take the corrective and preventative action if they found the gaps between the customer satisfaction levels and their CRM practice. Therefore, A Bank's human resource department needs to upgrade their policy for the improvement of the staff's performance.

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CHAPTER I

INTRODUCTION

Nowadays, many businesses such as banks , insurance companies and other service providers realize the importance of the Customer Relationship Management (CRM) and its potential to help then acquire new customer retain existing ones and maximize their lifetime value. Furthermore, evolving technology and the constant changes affecting the banking industry are increasing and pushing toward research into integrated solutions, in order to maintain and enhance customer relation. Therefore, the marketers and management people in banking organizations started to execute the effective strategies in order to get first position in customer mind about their brand in timely manner (Das, 2012).

Bank service sectors that are also interconnected with IT systems are started to aware of importance of customer relationship management practices were not only beneficial to customers but also beneficial to the organizational improvement . Customer' effects are important because this is the first stage which is leading to making purchase decision. Consumer feel and cognitive the effect result from the products and services offered by the organization and behave to use it. Hence, satisfaction will also depend on their actual desires which are equal to their expectation before they know about the product and service quality rendered by banks.

Presently, the world economy is increasingly characterized as a service economy. Due to the increasing importance and share of the service sector in the economies of most developed and developing countries, the growth of the service sector has long been considered as indicative of a country's economies progress .Economies history tells us that there was a shift from agriculture to industry and then to the service sector as the main stay of the economy. The shift has also brought about a change in the definition of goods and services themselves. No longer are goods considered separate from services. Rather, services now increasingly represent an integral part of the product and this interconnectedness of goods and services are represented on a goods-services continuum (Abusharbeh, 2017).

Like the other organizations, banks use various marketing strategies to fit in the customer needs and wants so that to satisfy their customers. Banks provides an important financial service to the individual and organizations.

Customer Relationship Management (CRM) is a comprehensive strategy and process which focus to establish, maintain, and enhance relationship with customer. In banking sector, CRM is regarded as a set of technological and organizational mechanisms intended to buffer the market instability through better knowledge of environment variables in order to satisfy customers' needs and to adapt production activities more stable and programmable. To achieve such goals, bank necessary need to design new processes and create systems based on current time, integrated technologies. Marketers are also trying to stimulate their products and services offering to have a notice in mind of customers.

Therefore, when deciding on a service delivery design, it is imperative for the service provider to consider the targeted customer base and their needs and expectations .This will help in developing a service design that will help the provider to effectively manage customer expectations leading to customer delight. By doing so, banks can give new and consistent service support to their customers.

Ayeyarwady Farmers Development Bank, widely known as A bank, a public company limited was formed on December 22nd, 2014 under the Financial Law by the Central Bank of Myanmar. Ayeyarwaddy Farmers Development Bank is running nationwide commercial banking operations and formed by a set of companies specialized in agriculture businesses throughout the supply chain. The main purpose of A Bank is to bring development in agro-based industry through value chain financing and also intends to support SME development and “Financial Inclusion of Unbanked Population by delivering technology-enabled, diversified banking products and services through multi-channels approach.

1.1 Rationale of the Study

Banks act as payment agents buy conducting checking or current accounts for customers, paying cheques drawn by customers on the bank, and collecting cheque deposited to customers 'current account'. Banks provide different payment services and a bank account is considered indispensable by most businesses and individuals. With the increase in

competition, banks are focusing to each bank customer to provide better service than other. In the recent year, CRM has emerged as one of the most widely prescribed solutions to get the prolong existence of customer and it became famous in banking and financial sector in particular.

In the past year, Ayeyarwaddy Farmers Development Bank (A bank) invested a lot in developing and maintaining operational systems and nowadays, they realized that only improving the operational systems is not effective. Since, the bank nature is the financial based origination and operations are based on customer trust and satisfaction levels.

Ayeyarwaddy Farmers Development Bank (A bank) realized that without having trust and satisfaction by the customer, in the organization might not operate well although it has premium operational systems .Banking sector is a customer –oriented service where the customer is the focus and research is need in such sector to understand customer’ needs and perception so as to build a long relationship with the customer. Advanced Customer Relationship Management technology requirement increased because of competitive pressures in banking industry, particularly in banking sector. Therefore, the term, customer relationship management (CRM) become the critical topic and rational to study in Ayeyarwaddy Farmers Development Bank (A bank). By studying this topic, the Ayeyarwaddy Farmers Development Bank (A bank) can take the corrective and preventative actions if they found the gaps between the customer satisfaction levels and their CRM practice.

1.2 Objectives of the Study

In this study, it includes two major objectives as follows,

- (i) To identify the Customer Relationship Management Practices of Ayeyarwaddy Farmers Development Bank for their customers.
- (ii) To analyse the customer satisfaction levels on the practices of customer relationship management in Ayeyarwaddy Farmers Development Bank.

1.3 Scope and Methods of the Study

The primary data and secondary data will be used in this study. This paper will be only focus on CRM. The primary data will as collected by conducting personal interview with selected customer by using structure questionnaires. Secondary data will be collected from the parent organizations, research papers and journal articles. In this research, a total of 100 customers from the Grade (1) Level of (4) branches in Yangon was selected as the sample respondents in order to know about the customer perception about the CRM practice in Ayeyarwaddy Farmers Development Bank.

Grade (1) level branch which had at least 15 billion deposits. Average 50 customers from each branch were selected. The reason for choosing (4) branches were due to the fact that these branches were currently using CRM practices and operation successfully .Moreover , these branches were grade 1 level with maximum deposit , wide ranges of products and also possess higher customers ‘ rate . Description method was used .In this studies after the data were collected; the results were analyzed and described in percentage.

1.4 Organization of the Study

In this study, it was organized with five main chapters. Chapter 1 is introduction and it is included rationale of the study, objectives of the study, method of the study, scope and limitation of the study and organization of the study. Chapter 2 describes the literature review on customer effect and the role of bank .Chapter 3 presents the (CRM) customer relationship management of Ayeyarwaddy Farmers Development Bank .Chapter 4 is the analysis on the customer effective towards (CRM) customer relationship management of Ayeyarwaddy Development Bank. This thesis then concludes with Chapter 5 where summary of findings, conclusion and the need of the further study are given.

CHAPTER II

THEORETICAL BACKGROUND

In this chapter, the theoretical background of the Customer Relationship Management (CRM) will be studied through the academic references to identify how CRM supports organizational management channels, business development across client services and client management in banking service and financial industry.

2.1 Concept of Customer Relationship Management

According to Adrian and Pennie (2005), CRM is defined as the functional tool to enhance business operations to be stated as the engagement matter with the regular customer and business clients through the sales segmentation. The critical implementing the CRM framework is based in the success rate of measuring and valuing existing customers and extended new customers strengthening company-client relationship. The strategic level CRM framework goes through study of cross-functional process and multichannel understanding. Francis (2004) stated that the integration process and functional activities between external networks and internal processes is meant for CRM to create value proposition to the targeted customers at the profit state by managing customers' high-quality data, portfolio management and analytical processes. There are eight building blocks to get successful and sustainable CRM in the organization. They are: 1) CRM vision, 2) strategy, 3) valued customer experience, 4) organizational collaboration, 5) processes, 6) information, 7) technology, and 8) metrics.

2.2 Customer Relationship Management in Banking Sector

The CRM in banking sector specifically is the integrated foundation to understand bank's organizational goals, its targeted clients, customer needs and product beneficiaries building the relationship channel through the CRM system which is to maintain customer databases and portfolio, such as contacts, purchase history, and business records (Suhail and Mushtaq, 2016). By this means, customer satisfaction, brand loyalty, functional values have positive effect on CRM performance in the banking sector. When it comes to CRM, technology

affiliated role is important since financial management industry is essential to acknowledge customer demographics, business intelligence, internet proximity, big data management, etc., which are performed through technology advancement tools in the E-banking business formation (Injazz and Karen, 2003). Regarding this, the dynamic changes of information technology and global financial competitiveness enforce global banking institutes to modify their CRM system, also this chapter will access CRM in banking related with the phenomenal growth of Myanmar banking sector.

2.3 Benefits of Customer Relationship Management

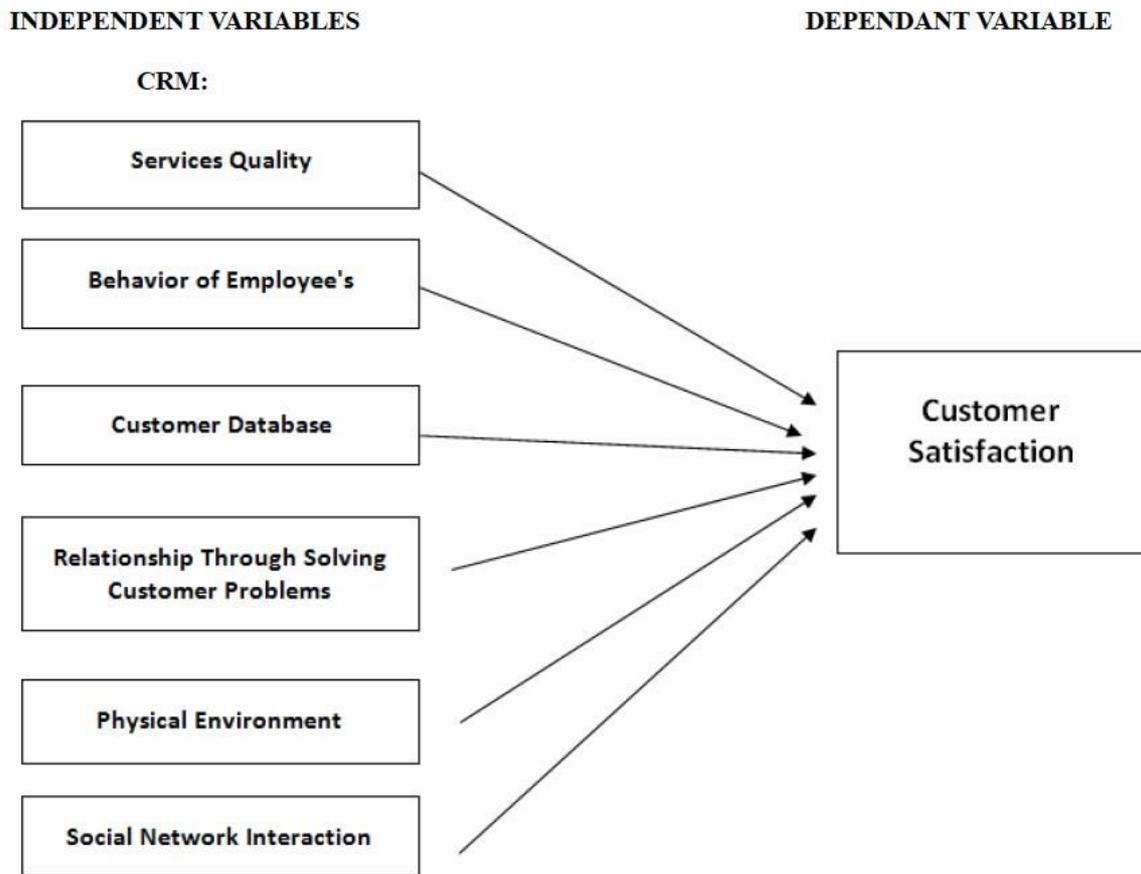
CRM is to help support in decision making about products and service with the innovative ability in order to attract customer attentions, to increase organizational profit through the product development (Kebede and Tegegne, 2018). The product quality and efficient service can be improved and upgraded. The organizational overall costs can be decreased in terms of budgeting and services based on customer feedback.

To meet the expectation of organizational benefits, there are five kinds of ways to support organization through CRM practices. They are: 1) the evaluation of business process from the customer perspective, 2) the CRM application to serve through customer-centered approach for the customer information services, 3) the CRM workflow automation to provide the platform to send communications to customers, 4) the CRM application to act the big-data store for the customer web portal to enabling self-service, and 5) the CRM application to identify products, services, and promotions through data management based on customers' interest profile.

2.4 Customer Relationship Management Practices

Azzam (2014) analyzes the CRM practices Research Model based on six independent variables and one dependent variable, which is discussed in the underneath figure.

Figure 2.1: CRM practices Research Model



Source :Azzam, 2014

According to the figure 2.1, CRM elements, as an independent variables represented on the left side of the model with six main elements: services quality, learning customer needs and complaints, producing solutions peculiar to customer, behavior of bank employees, physical environment of the bank and social network capabilities of the bank. On the right side of the model the dependent variable is represented by customer satisfaction (Azzam, 2014).

The conceptual Framework of this study will be referred based on the previous study “The Impact of customer relationship management on consumer satisfaction in the banking industry: A case of Jordan” by Azzam, 2014, which is to discuss six independent variables: service quality, behavior of employees, customer database, relationship through serving customer problems, physical environment, and social network interaction, as follows.

Services Quality refers to have consumer satisfaction and also has significant relationship with customer satisfaction and loyalty , and profitability of the firms. The services quality could be implemented by the few way of methods, such as 1) Meeting customer expectation based on good service level and having many varieties of products, 2) Providing good quality products with reasonable price, and 3) handling customer complaints about the products and services tactfully.

Behaviors of the Employees is applied to strengthen the connection between the customer and the firm through organization behavior and value. The pattern of interaction is expected to be received based on how the employee act through his/ her own behavior. The positive employees behavior, such as speed of response to customer, employees are friendly and respectful to customer, that could be increasing speed of customer satisfaction towards the services provided.

The Customer Database in banking and financial firms are very important to go through big data analysis. The secured and complied benefits are gathered in one place as big data storage to abstract them anytime for their business needs or customer acquisitions. The customer database helps banks to have security profile of clients solving fraud management, assists in customer segmentation and profiling, provides product cross selling, and assess feedback analysis.

The relationship though solving customer's problem is the monitoring towards the relationship management process. This relationship process includes procedures, mechanisms, schedules, and activities in which the products and services have been delivered to customers. The organization sets the key performance indicators such as rate of retention, life time value of the customers, and satisfaction. The relationship development can be implemented through the commitment of convincing customers, for example taking their feedback into consideration seriously.

Physical Environment is the importance of physical environment which is represented by decorations, aisles, waiting areas; which are expected by each of customer. Air conditioning, lightening, and other facilities that are available for the customer convenience too. In the modern service industry, customers hope to have supplementary services which is intangible issue to attract and convince customers. As a result of their facts, physical environment of the

bank is a matter of CRM because today customers can have a positive image about the bank to take care of their issues to get them satisfaction positively at the final stage.

Social Network interaction management is getting customers feedback and interaction with customers by attractive ways such as using social network and medias. The interaction activities should be well customized and organized through the available provided platforms to the customer profiles developed by data gathered from the former records of the customers. The touch points, platforms must be used for distribution of different products, service and communication with the customers.

2.5 Challenges of Customer Relationship Management

There are obstacles that distract users and customers from using the system to its full potential. The complex group of data management can bring difficulty to understand for ill-trained users. The lack of senior management sponsorship can weaken the success of a new CRM system. The challenges faced by the company will last longer for the convenience of their customers (Muro, Magutu and Getembe, 2013).

Moreover, the interface navigation difficulty can make worse to CRM effectiveness due to causing users having in illusion which areas of the systems to be picked and used and other to be pushed aside. The use of CRM software has led to an industry-wide shift in evaluating the role of the developer in designing and maintaining its software. The underneath challenges are discussed as follow.

(a) Complexity

The IT infrastructure management program comes with complexity when tolls and workflows are written complexly for the large corporate business. The client-interface tool is advanced for the customer satisfaction and business functions smoothness. This tool has been using as one-premise software that can solve the complexity of IT building over CRM practices.

(b) Poor Usability

The poor usability is the most largest challenge in CRM system. The customers are not likely to work through for the malfunctions and gaps in the user safety. An overly complex computer system can result in an equally complex and non-friendly users interface. The

bloated software running that sluggish over the users keeping the system from full use and potential. For that, the intuitive design can be developed in the most effective way in terms of content and layout flexibility for the giving of “Ease of Service” that is the key functional paramount for the usable and accessible CRM system.

(c) Fragmentation

The poor usability and interface complexity can lead to fragmented implementation which is isolated initiatives by individual departments to address their own needs. Systems that starts disunited stay the way and decision processes frequently lead to separate and incompatible systems and dysfunctional process. The fragmented implementation challenges can be mitigated and solved with the use of advanced late-generation CRM software/system.

(d) Business Reputation

The outcome of internal fragmentation received by customers is available to the rest of the world in the era of social media users/customer. Even one unhappy customer can deliver a body blow to a business. So that business reputation building is increasingly challenging. The corporate businesses are now considering the brand loyalty and persistence of its users to purchase updates, upgrades and future editions of software.

(e) Security, Privacy and Data Security Concerns

The large challenge for the developers and users is striking the balance between the ease of use in the CRM interface acceptable security measures and features. Corporations investing in CRM software do a relative ease of use, but also requiring that customer and other sensitive data remain secure. This balance can be difficult as the improvements in security come at the expense of system usability.

2.6 Measuring and Managing Customer Satisfaction

The companies are getting awareness of receiving better and better customer satisfactions through the usage of their products and services since the global economy and market competitiveness have changed their way of business-customer relations (Chocholakova, Gabcova, Belas, and Sipko, 2015). Since competitors are getting strong and competitive each other, getting customer satisfaction become the key to measure business success index. The

companies which recognize the necessity of customer satisfaction, is successful because that critical strategic thinking to achieve it to bring increased market share and increased profit.

The companies need to understand how to quantify, measure, and track customer satisfaction. Most business companies rely on sales volume that is too way traditional to assume that the more they buy, the more the feel customers are happy with their products and services. They are not able to consider the value proposition that is in the customers' states of mind.

2.7 Literature Review

Saxena and Khandelwal (2011) discuss that quality measurement and control are credential to create core products to enhance “product surrounding” to ensure providing customer requirements and their satisfaction. The practices for the CRM are aimed for the loyal customers strengthening through customer-oriented services. The varieties of channels for the banking products: Automatic Teller Machine (ATM), mobile banking, tele-banking, internet banking, etc., are created in the CRM practices to retain, attract and gain more customers based on customers' needs and wants to have customer satisfaction.

The customized products and services, customer-friendly products, well-defined accessible software system, data security, and customer-experienced applications are transparently manufactured for the customer convenient to retain existing customers, sustain customer loyalty, and attract more new customers along with the customers' collected responds for the suggestions over feedback to conduct in relation management.

CHAPTER III

BACKGROUND OF A BANK AND CRM PRACTICES

This chapter consists of the backgrounds of the A Bank, extension of bank branches, mission, corporate value, vision and corporate objectives of the bank, financial services provided by the bank, and the organization structure of A Bank.

3.1 Profile of A Bank

The A Bank is a commercial bank established in accord with Financial Institutions of Myanmar Law. It is one of the organizations under Ayeyar Hinthar Holdings Co.,Ltd and opened on 27 November 2015. The bank under the permission granted by the Central Bank of Myanmar, the A Bank opened its Head Office and Patheingyi Branch on 27 November 2015 with the Paid-up-Capital of Kyat 15 billion. The bank has now (15) branches in Myanmar. The A Bank Paid-up-Capital was increased to Kyat 26.8 billion at the end of September 2018.

The A Bank started with the intentions of developing the banking industry in Myanmar and to provide top quality banking services to local people. The slogan of the A Bank is currently providing the following banking services,

- Deposits (Current, Savings and Fixed Accounts)
- Remittance (Both Local and Foreign Banks)
- Commercial Loans (Including Loans and Overdraft)
- Hire Purchase System
- Housing Mortgage Loans
- Performance Bank Guarantee
- International Trade and Finance Services

A Bank's current remittance services to foreign countries include banks in Singapore, Hong Kong, Korea, China, Bangkok, Taipei, Malaysia. They also have plans to expand their international financial services in coming future.

A Bank is now opening with 16 branches nationally. A Bank firstly opened and operated its banking business at No. 33 Corner of Mahabandoola Street and Myaing Hay Mar Street, Patheingyi, Ayeyarwady Division. At the end of 2016, A Bank had further grown with the opening of another two branches; Ngathaying Chaung Branch and Pyawon Branch.

To expand internal remittances and provide other banking services such as receiving deposits and offering loans, to the public who are struggling to meet their basic needs from the misery of homelessness. A Bank opened another three new branches in 2017, such as Hinthada Branch, Bo Aung Kyaw Branch and Shwe Gong Taing Branch. It successfully implemented its effort opening further four new branches in the year of 2018 in Shwe Taung Tan Branch, Sanchaung Branch, Mandalay Branch and Naypyitaw Branch. A Bank opened another five branches in 2019, such as Myawaddy Branch, Wartan Branch, Htu Gyi Branch and Muse Branch.

A Bank always continued its efforts to increase number of branches throughout nationwide. It has planned to extend other branches in Mawlamyaing Branch and Kyaik Latt Branch at the end of 2019. A Bank can open and operate twelve branches within a very short period of two years in 2017 to 2019. All branches have sales and marketing department, receptionists, securities, cashiers who are front line staff dealing with direct customers. Their functions are as follows,

Sales and Marketing Department: Sales and Marketing Department has got one manager. The sales and marketing manager is responsible for maximizing the bank's revenues by developing different types of bank customers and making profitable use of its bank deposits, remittance, e-banking, i-banking, mobile banking, loans and other bank services. This department is responsible for coordinating advertising, promotional and marketing activities to meet its customer needs and wants and checked whether the customers are satisfied or not with the facilities and services the bank provided by working closely with the other department staffs.

Cash Department: Cash Department also get one manager. Cash manager is responsible for accuracy of physical cash receipts and payments to the bank customers.

Receptionist Desk Counter: This counter is the first line meeting with customer for taking bank service. It is busiest one in a bank to solve customer solution. When a customer comes in , a receptionists welcoming customer and filling required document instead of bank customers. Because of the service, customers do not need to wait for long period in documentation process. Customer can wait related counter as per instruction of receptionist. Checking remittance of customer from email and fax message, opening new account, applying i-banking, mobile banking and card application, updating customer account, helping deposits and account withdrawal are some of that function.

Front Office: Front office gives awareness towards the bank security and customer security. During the banking hours, they are serving and handling of all customers loading and unloading physical cash. Front office includes ushers and security guards at where they are working together when a bank customer come in.

Missions

To deliver authentic, accessible, adjustable, advanced and accommodating products and services.

To employ asset-light, cost-efficient and digital-driven approach.

To leverage our network of local and international partners to deliver positive impacts.

To strengthen national financial inclusion efforts with providing accessible and equal financial opportunity for all underserved populations through innovative channels.

Vision

To become an innovative and dynamic bank in Myanmar with strong commitments to cultivate positive and sustainable outcomes for all stakeholders.

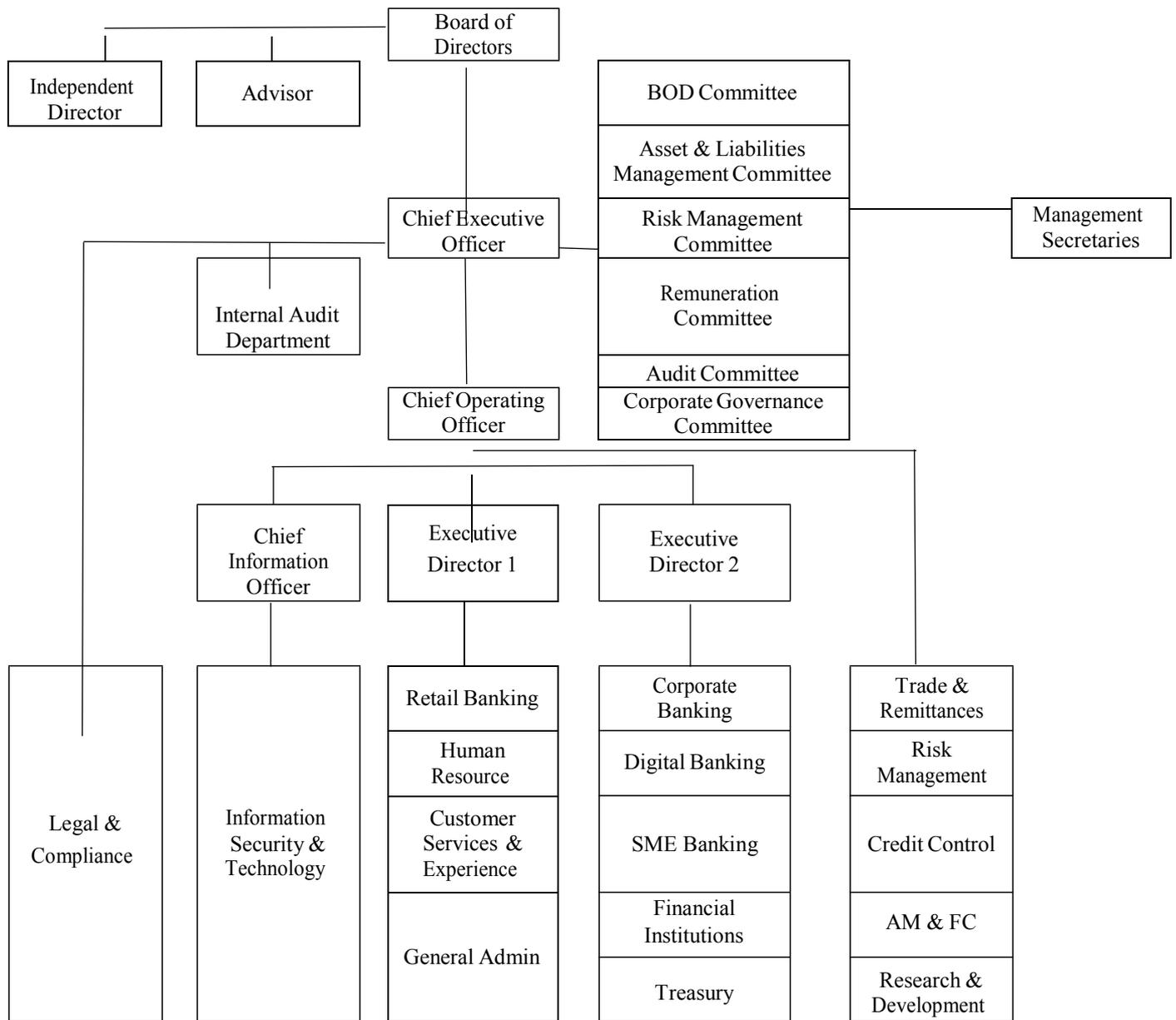
3.2 he Organization Structure of A Bank

A Bank has a proper organization structure which is started below. The Board of Directors sits on the top of the organization chart which directly goes down to Chief Executive Officer. The Chief Executive Officer is supported by Chief Operating Officer in second tier. The Bank's Management Board consists of eight members.

The Bank has one Chairman, one Vice Chairman, one Chief Executive Officer, one Chief Operating Officer, one Chief Information Officer, two Executive Directors, five General Managers and sixteen Heads of Departments.

At the Bank Head Office, there are sixteen Departments. The number of Bank's Staff reached total 350 at the end of March 2019. The Bank's Management and Organization Structure are shown as in Figure (3.1).

Figure (3.1) A Bank Organization Chart



3.3 Services Provided by A Bank

The bank aim to provide as many financial services as possible for the convenience and satisfaction of bank’s customer. Currently, financial services offered by the A Bank are shown as in Table (3.1)

Table (3.1) Financial Services Provided by A Bank

No	Financial Service	Categories
1	Deposits Management	Current Account
		Saving Account
		Fixed Account
		Special Account
		Foreign Currency Account
2	Cash	Collection
3	Loans	Loans
		Overdraft
		Hire Purchase
		Corporate Staff Loan
		Housing Mortgage Loan
4	Other Services	Bank Guarantee
		Money Changer
		Foreign Banking
5	Remittance	Domestic Telegraphic Transfer
		Payment Orders

Source: A Bank, 2019

Financial services provided by A Bank can be divided into five categories such as deposits management which include current account, saving account and fixed account. Cash services include collection. Overdraft loans and housing mortgage loan services are available under bank loans. Other services such as bank guarantee, Money changer, Hire purchase are also provided by A Bank. Its remittance services are offered for Domestic Telegraphic Transfer and Payment.

A Bank is now providing money changer service in Yangon, Mandalay. The maximum amount of foreign currency that banks money changer can exchange is 10,000 USD requiring no documents the exchange rates for those money changers are set by the Central Bank of Myanmar. Daily exchange rates are also updated on A Bank's social networking page.

Due to the increase new products and services customers come to the bank for saving their fund, the bank provide to services not enough to provide service and the bank shareholder

consider to branches increase open to near customer 's work place. The A Bank opened new branches increase year by year. The potential customer save in a near branch. The customer need much branches and they want to have convenience services.

3.4 Customer Relationship Management Practices of A Bank

Customer Relationship Management (CRM) systems for enhancing the customer satisfaction and loyalty, A bank instructed all public sector banks to focus on implementing innovative customer relationship management (CRM) systems through multiple touch points of CRM systems such as call centers, websites, email systems and interactive kiosks various service units an support processes.

Branch Manager makers "Create Daily Assignment" in order to fill up the data of sale call assignment in Customer Relationship Management (CRM) system. If branch manager need to do edit in this assignment, enter to "Daily Assignment List" module and can make editing. After Branch Manager making sales call assignment, bank sales team will receive it from branch manager. Sales person check the information of sales call assignment, if confirm, sales persons will visit to customer.

Sales person meet with the customer and give explanation of bank's product and features. After come back from customer visit, sale call report must be updated by the sales person. Sales person update customer status, customer feedback and deposit status. Branch Manager check the progress of the sale call, and then, approved it. This sale call report shows some information of customer, branch manager and sales person can recheck that information in future for the focus selling to customer.

A bank has classified their customers according to their type of business and amount of deposits to the bank.

Retail Customer

Retail customers comprise of small and medium entrepreneurs who own small and medium businesses and deposit at bank, taking SME Loans from bank.

Corporate Customer

Corporate customer are the one who are taken part in corporation business and trading and the financial service includes lending amounted to 500 Million MMK and above. They are also the bank founders who deposit amount to hundred millions as well.

Premier Customer

Premier customer are the bank customer who are commonly rich and bank acknowledges the depositors who deposit amounts are minimum 200 Millions of kyat within a six month . Bank records these kind of depositors as the VIP customers or as premier customers.

The following are the CRM of A bank for its Corporate customers only. Bank assigns relationship manager for each corporate customer. Relationship Manager always inform updated information to corporate customers via phone or email. Retail Marketing will find out potential customer and deposit target based on the market size, potential, previous month performance.

There are many kind of campaign. Marketing campaign target consumer are family, house hold, local business and nearby population and that activities are inform the shop owner and buyer about new branch opening, get their name, activities phone, address to contact, deliver small gift and present that activities are present to customer. Government sector campaign target consumer are government staff, nearby population and that activities are inform the government staff about new branch opening, giving speech at their assembly if possible, get their name , phone and address to contact, deliver small gift and present to customer. Street campaign target consumer are all commercial building. All possible residential building and that activities are inform public about new branch opening. Giving speech at their assembly if possible, get their name, phone and address to contract.

Sponsorship for customer information target consumer are nearby customer of their business and that activities are sponsorship as the co-marketing activities, A bank will receive customer lead.

CHAPTER IV

ANALYSIS ON THE CUSTOMER SATISFACTION TOWARDS CUSTOMER RELATION MANAGEMENT OF A BANK

In this chapter, it reports the result from the analysis of customer satisfaction on CRM of A bank. It starts with the research method used in the study. It is followed by demographic profiles of respondents and characteristics on the use of A bank service facilities as follows.

4.1 Research Design

To achieve designed objectives of the study and to analyze the different factors with appropriate methodology has been adopted. The present study is exploratory as well as descriptive. The survey was conducted during November 2019. The present study is based on primary and secondary data. The primary data has been collected from a sample of 100 customers of four A bank branches of Yangon. Base on five point Likert scale, secondary data has been collected through internet and website. The customer satisfaction of A bank on Customer Relationship Management was judged on the variables like routinely asking the customer to provide feedback, providing customized services and products, transparent and well defined system, bank website is user friendly, communication tools are very effective, well developed privacy policy, increasing customer convenience, consistent customer experience, customer is the biggest asset of the organization, retaining existing customers, conducting customer loyalty programs, and excellent employee response are adequately provided. The data so collected has been analyzed with statistical techniques like percentages, averages and charts.

4.2 Demographic Profile of Respondents

The demographic profile of respondents includes 1) gender, age, 2) employment position, 3) occupation and 4) education, which all can be seen as follows.

4.2.1 Gender of Respondents

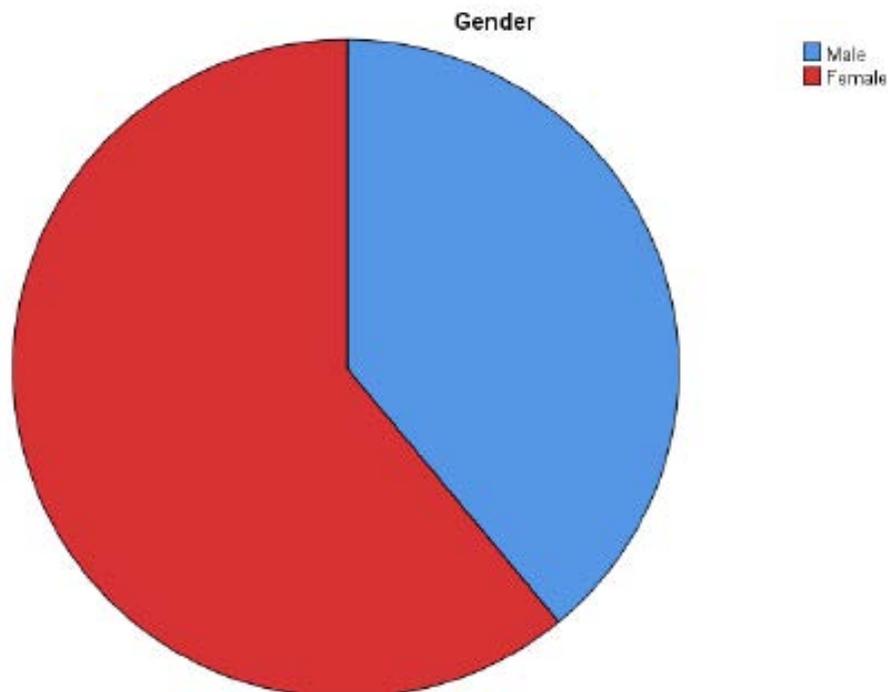
The composition of gender (male and female) in the sample is shown in Table 4.1 and Figure 4.1. Most of the respondents are female who are 61% and male is only 39%.

Table (4.1) Gender of respondents

Gender	No of Respondents	Percent (%)
Male	39	39.0
Female	61	61.0
Total	100	100.0

Source; Survey data, 2019

Figure (4.1) Gender of respondents



Source; Survey data, 2019

As shown in Table 4.1 and Figure 4.1, the sample includes 39 males and 61 females. In terms of percentage, males customers account for 39 percent while female customers shares 61 percent of the sample.

4.2.2 Age Level of Respondents

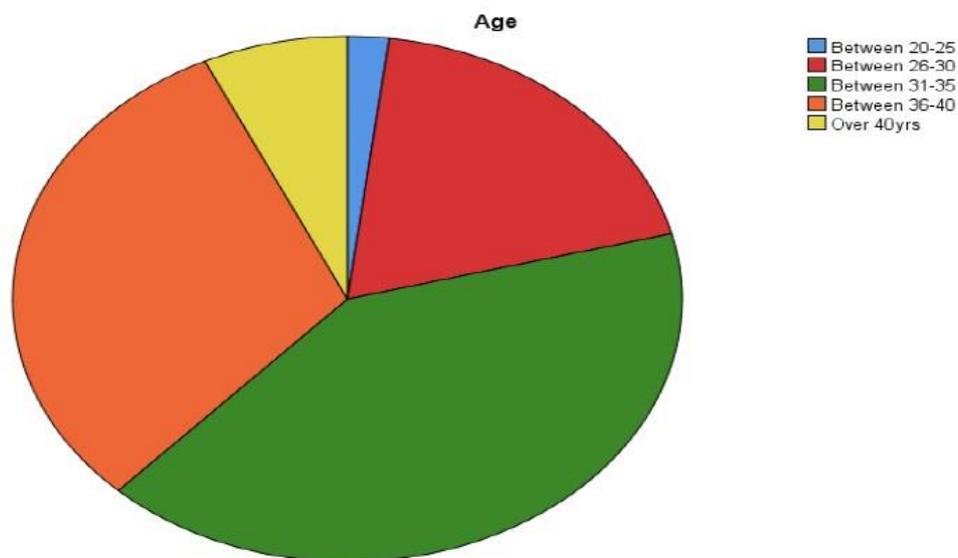
Age level of respondents is shown in Table 4.2. It includes five age groups, 2 participates fall in the age group between 20 and 25 years followed by 19 participates fall between 26 and 30 years, 41 participates fall between 31 and 35 years, 31 participates between 36 and 40 and 7 participates fall over 40 years.

Table(4.2) Age Level of respondents

Age Level	No of Respondents	Percent (%)
Between 20-25	2	2.0
Between 26-30	19	19.0
Between 31-35	41	41.0
Between 36-40	31	31.0
Over 40yrs	7	7.0
Total	100	100.0

Source: Survey data,2019

Figure (4.2) Age Level of respondents



Source: Survey data,2019

As shown in Table 4.2 and Figure 4.2, the highest age level is obtained from the respondents between 20 and 25 years with 2% followed by the 26 to 30 years with 19%, 31 to 35 years with 41% , 36 to 40 years with 31% and over 40 years with 7%.

As a result the majority of customer who conduct with A bank’s service for their business transactions are mature levels of age for doing transaction. Most of the respondents from these age groups are in employment and they have regular income. In addition, this mature level of age group has stability to evaluate financial services provided by A bank.

4.2.3 Occupation of respondents

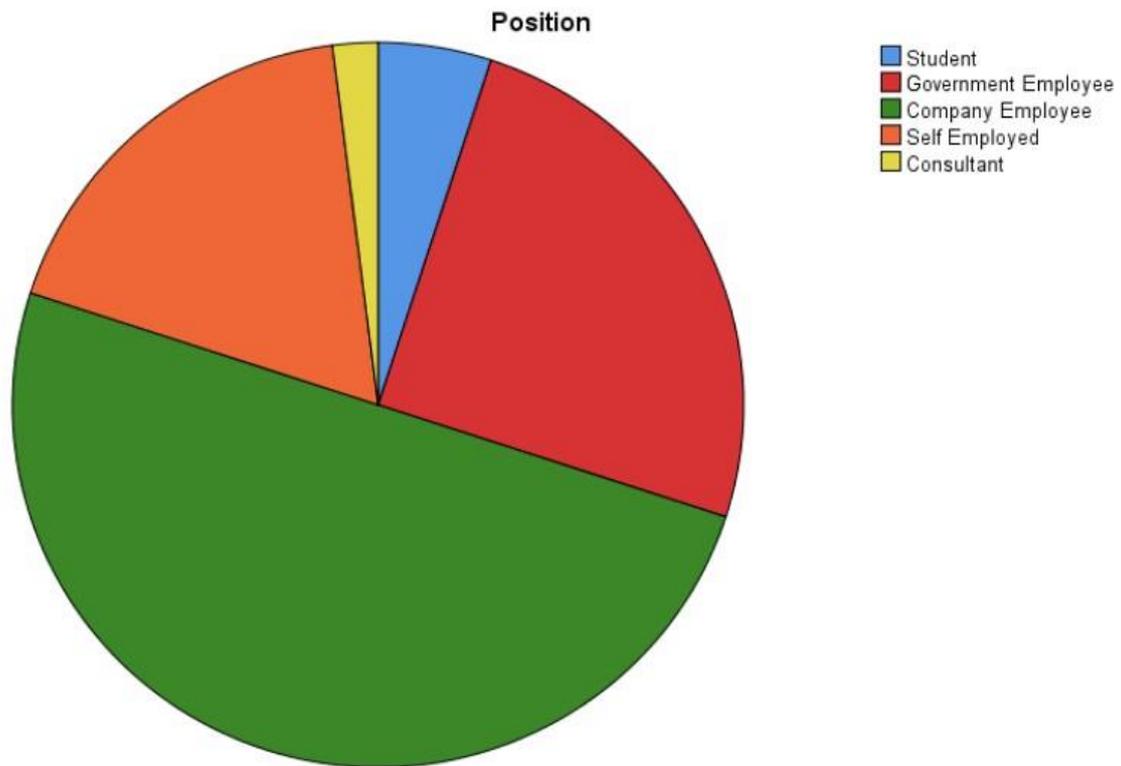
All the respondents were requested to answer their occupation which is categorized into five groups; student, Government employee, Company employee, Self Employed and consultant. The results are shown in Table 4.3 and Figure 4.3.

Table (4.3) Occupation of respondents

Occupation	No of Respondents	Percent (%)
Student	5	5.0
Government Employee	25	25.0
Company Employee	50	50.0
Self Employed	18	18.0
Consultant	2	2.0
Total	100	100.0

Source: Survey data, 2019

Figure (4.3) Occupation of respondents



Source: Survey data, 2019

According to Table 4.3 and Figure 4.3, it is found that only 5 respondents are student, 25 respondents are government employee, 50 respondents are company employee, 18 self-employed and 2 respondents are consultant. Most of the respondents are company employee and the highest percentage with 50% followed the government employee with 25%, self-employed with 18%, student with 5% and consultant with 2%.

4.2.4 Education Level of respondents

All the respondents were requested to answer their highest education which is categorized into five groups; under graduate , Post graduate, Master, Professional and vocational training. The results are shown in Table 4.4 and Figure 4.4.

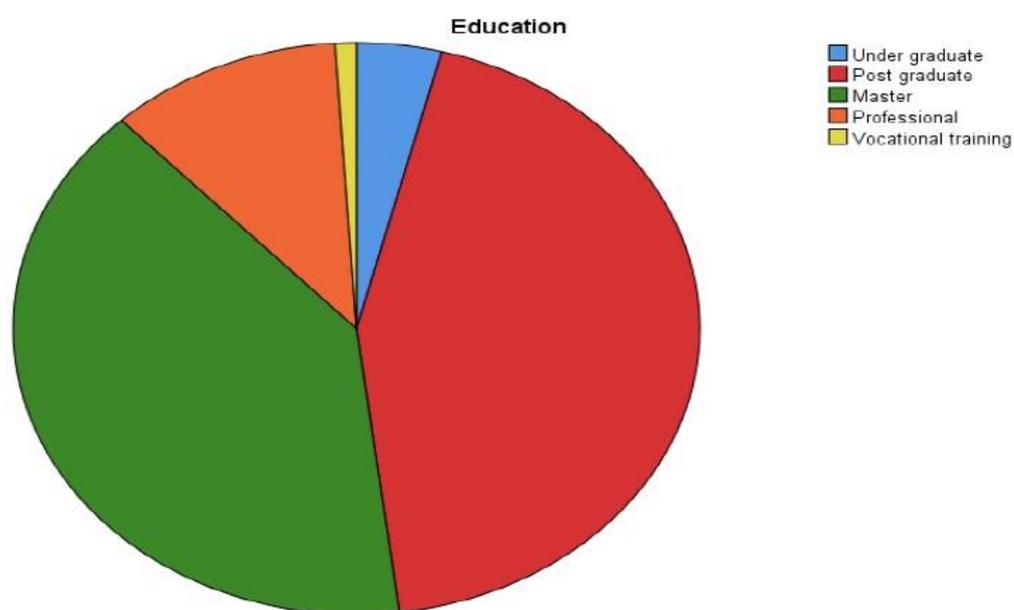
Table (4.4) Education Level of respondents

Education	No of Respondents	Percent (%)
Under graduate	4	4.0
Post graduate	44	44.0

Master	40	40.0
Professional	11	11.0
Vocational training	1	1.0
Total	100	100.0

Source: Survey data, 2019

Figure (4.4) Education Level of respondents



Source: Survey data, 2019

According to Table 4.4 and Figure 4.4, it is found that only 4 respondents are under graduate, 44 respondents are post graduate, 40 respondents are master, 11 respondents are professional and 1 vocational training customer include, respectively. In term of percentage, post graduate customers share the largest with 44% and followed by master level customers share 40 % and professional customer shares with 11 % and vocational training customer share the lowest with 1 %.

4.3 Customer Satisfaction of A Bank

The analysis on the bank customer satisfaction on A bank which can be seen as follows.

(a) Service Quality

According to the prepared questionnaire in this paper, customer satisfaction in service quality are classified into the following factors “Product information on printed pamphlets”, “Modernized machines and well defined system”, “Providing accurate bank services”, “Very effective communication tools are used” and “Easily visible cash counters”.

Table (4.4) Customer Satisfaction in Service Quality

Particulars	Mean	Standard Deviation
Product information on printed pamphlets	3.34	0.58
Modernized machines and well defined system	3.32	0.51
Providing accurate bank services	3.25	0.56
Very effective communication tools are used	3.29	0.52
Easily visible cash counters	3.24	0.51
Overall mean	3.29	0.35

Source: Survey data ,2019

According to the table (4.4) by comparing the score of customer satisfaction in Service quality factors, the study found that the mean score of “Product information on printed pamphlets” is 3.34 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Modernized machines and well defined system” is 3.32 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Providing accurate bank services” is 3.25 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. . It is found that then mean score of “Very effective communication tools are used” is 3.29 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Easily visible cash counters ” is 3.24 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. Among the five aspects of Customer Satisfaction in Service Quality stage, customers are more satisfied with “Product information on printed pamphlets” than “Very effective communication tools are used” in this study.

Conclusion to the CRM in personal attention, obtained overall means score is average percent. Customers are satisfied with enough product information, Modernized machines and well defined system, Providing accurate bank services and Easily visible cash counters.

(b) Behavior of Employee’s

According to the prepared questionnaire in this paper, customer satisfaction in behavior of employees are classified into the following factors “Help of security for unloading / loading”, “Assistance of employees to customers sincerely”, “Highly skillful and experienced employees”, “Getting helpful and kind services from bank employees” and “Bank employees remember and treat same service as previous time to me”.

Table(4.5)Customer Satisfaction in Behavior of Employee’s

Particulars	Mean	Standard Deviation
Help of security for unloading / loading	3.49	0.66
Assistance of employees to customers sincerely	3.50	0.59
Highly skillful and experienced employees	3.47	0.61
Getting helpful and kind services from bank employees	3.56	0.62
Bank employees remember and treat same service as previous time to me	3.57	0.65
Overall mean	3.52	0.43

Source: Survey data, 2019

According to the table (4.5) by comparing the score of customer satisfaction in behavior of employee’s factors, the study found that the mean score of “Help of security for unloading / loading” is 3.49 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of” Assistance of employees to customers sincerely” is 3.50 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Highly skillful and experienced employees” is 3.47 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. . It is found that then mean score of “Getting helpful and kind services from bank employees” is 3.56 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Bank employees

remember and treat same service as previous time to me” is 3.57 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. Among the five aspects of Behavior of Employee’s stage, customers are more satisfied with “Bank employees remember and treat same service as previous time to me” than “Highly skillful and experienced employees” in this study.

Regarding the CRM in customer Behavior of Employee’s stage, obtained overall means scores is too high. Customer expectation on “Help of security for unloading / loading”, “Assistance of employees to customers sincerely”, “Highly skillful and experienced employees” and “Getting helpful and kind services from bank employees” are meeting with the customer actual satisfaction.

(c) Customer Database

According to the prepared questionnaire in this paper, customer satisfaction in customer database are classified into the following factors “Quick response time”, “Response time for bank transaction”, “Easy transaction process”, “Accuracy of transaction service” and “Secure customer data”.

Table (4.6) Customer Satisfaction in Customer Database

Particulars	Mean	Standard Deviation
Quick response time	3.28	0.54
Response time for bank transaction	3.29	0.59
Easy transaction process	3.33	0.59
Accuracy of transaction service	3.49	0.59
Secure customer data	3.55	0.56
Overall mean	3.39	0.39

Source: Survey data, 2019

According to the table (4.6) by comparing the score of customer satisfaction in customer database factors, the study found the mean score of “Quick response time” is 3.28 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Response time for bank transaction” is 3.29 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Easy transaction process” is 3.33 higher than the cut-off value of 3 and thus

indicating customer satisfaction with the statement. . It is found that then mean score of “Accuracy of transaction service” is 3.49 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Secure customer data” is 3.55 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. Among the five aspects of Customer Satisfaction in Customer Database of stage, customers are more satisfied with “Secure customer data” than “Quick response time” in this study.

Regarding the CRM in customer satisfaction in customer database stage, obtained overall means scores is high and thus there is high level of relationship between customer perception and customer satisfaction practices in personal attention of A Bank. Customer are more satisfied to the secure data base, easy transaction services and response time.

(d) Relationship Through Solving Customer Problems

According to the prepared questionnaire in this paper, customer satisfaction in Relationship Through Solving Customer Problems are classified into the following factors “Banks deals effectively with customer problems”, “Bank review complaints periodically”, “The bank officers response directly to problems”, “Customers give greater attention to bank reaction toward complaints offered” and “Problem solving is helpful (overall)”.

Table(4.7) Customer Satisfaction in Relationship Through Solving Customer Problems

Particulars	Mean	Standard Deviation
Banks deals effectively with customer problems	3.48	0.61
Bank review complaints periodically	3.61	0.53
The bank officers response directly to problems	3.53	0.63
Customers give greater attention to bank reaction toward complaints offered	3.70	2.04
Problem solving is helpful (overall)	3.47	0.59
Overall mean	3.56	0.51

Source: Survey data, 2019

According to the table (4.7) by comparing the score of customer satisfaction in customer satisfaction in relationship through solving customer problems factors, the study found that the mean score of “Banks deals effectively with customer problems” is 3.48 higher than the

cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Bank review complaints periodically” is 3.61 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “The bank officers response directly to problems” is 3.53 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Customers give greater attention to bank reaction toward complaints offered” is 3.70 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. . It is found that then mean score of “Problem solving is helpful (overall)” is 3.74 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. Among the five aspects of Customer Satisfaction in Relationship Through Solving Customer Problems stage, customers are more satisfied with “Customers give greater attention to bank reaction toward complaints offered” than “Problem solving is helpful (overall)” in this study.

Regarding the CRM in customer satisfaction in relationship through solving customer problems stage, obtained overall means scores is too high. Customer expectation on “Customers give greater attention to bank reaction toward complaints offered”, “Banks deals effectively with customer problems”, “The bank officers response directly to problems” and “Problem solving is helpful” are meeting with the customer actual satisfaction.

(e) Physical Environment

According to the prepared questionnaire in this paper, customer satisfaction in Physical Environment are classified into the following factors, “Infrastructure and building decoration”, “Provide car park inside and near the bank”, “Operated in commercial location”, “Area arrangement is attractive” and “Lighting and conditioning facilities providing are satisfactory”.

Table(4.8) Customer Satisfaction in Physical Environment

Particulars	Mean	Standard Deviation
Infrastructure and building decoration	3.52	0.58
Provide car park inside and near the bank	3.49	0.61
Operated in commercial location	3.54	0.54
Area arrangement is attractive	3.57	0.49
Lighting and conditioning facilities providing are satisfactory	3.56	0.59
Overall mean	3.55	0.41

Source: Survey data, 2019

According to the table (4.8) by comparing the score of customer satisfaction in customer satisfaction in physical environment factors, the study found that the mean score of “Infrastructure and building decoration” is 3.52 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Provide car park inside and near the bank” is 3.49 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Operated in commercial location” is 3.54 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Area arrangement is attractive” is 3.57 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. . It is found that then mean score of “Lighting and conditioning facilities providing are satisfactory” is 3.56 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. Among the five aspects of Customer Satisfaction in physical environment stage, customers are more satisfied with “Lighting and conditioning facilities providing are satisfactory” than “Provide car park inside and near the bank” in this study.

Conclusion to the CRM in personal attention, obtained overall means scores is high and thus there is high level of relationship between customer perception and customer satisfaction practices in personal attention of A Bank. Customers are more satisfied to the Infrastructure and building decoration, Operated in commercial location, Area arrangement is attractive and Lighting and conditioning facilities providing are satisfactory are meet with the customer actual perception .

(f) Social Network Interaction

According to the prepared questionnaire in this paper, customer satisfaction in Social Network Interaction are classified into the following factors, “Sending e-messages to customers”, “Providing e-promotion”, “Providing e-information”, “Website availability with update information” and “Update features on social media pages”.

Table (4.9) Customer Satisfaction in Social Network Interaction

Particulars	Mean	Standard Deviation
Sending e-messages to customers	3.46	0.61
Providing e-promotion	3.54	0.56
Providing e-information	3.54	0.59
Website availability with update information	3.49	0.58
Update features on social media pages	3.55	0.54
Overall mean	3.52	0.39

Source: Survey data, 2019

According to the table (4.9) by comparing the score of customer satisfaction in customer satisfaction in social network interaction factors, the study found that the mean score of “Sending e-messages to customers” is 3.46 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Providing e-promotion” is 3.54 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Providing e-information” is 3.54 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Website availability with update information” is 3.49 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. . It is found that then mean score of “Update features on social media pages” is 3.55 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. Among the five aspects of Customer Satisfaction in Social Network Interaction stage, customers are more satisfied with “Update features on social media pages” than “Sending e-messages to customers” in this study.

Conclusion to the CRM in Social Network Interaction stage, obtained overall means scores is high and thus there is high level of relationship between customer perception and customer

satisfaction practices in personal attention of A Bank. Customers are more satisfied to the Update features on social media pages, Website availability with update information , Providing e-promotion and information are meet with the customer actual perception .

(g) Customer Satisfaction

According to the prepared questionnaire in this paper, customer satisfaction are classified into the following factors, “Bank’s rate of charges and interest”, “Employees’ etiquettes, professionalism, knowledge and expertise to meet customer needs”, “Organizational ethics and integrity”, “Convenience branch locations and appearance”, “Information received to customer needs”, “Information about loan services for SME and corporate business” and “Listen and be responsive to customer needs”.

Table(5) Customer Relation Management in Customer Satisfaction

Particulars	Mean	Standard Deviation
Bank’s rate of charges and interest	3.49	0.56
Employees’ etiquettes, professionalism, knowledge and expertise to meet customer needs	3.53	0.52
Organizational ethics and integrity	3.44	0.54
Convenience branch locations and appearance	3.51	0.54
Information received to customer needs	3.58	0.52
Information about loan services for SME and corporate business	3.56	0.56
Listen and be responsive to customer needs	3.54	0.56
Overall mean	3.52	0.37

Source: Survey data,2019

According to the table (5) by comparing the score of customer satisfaction factors, the study found that the mean score of “Bank’s rate of charges and interest” is 3.49 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “ Employees’ etiquettes, professionalism, knowledge and expertise to meet customer needs” is 3.53 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Organizational ethics and integrity” is 3.44 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Convenience branch locations and appearance” is 3.51 higher than the cut-off value of 3 and thus indicating customer

satisfaction with the statement. It is found that then mean score of “Information received to customer needs” is 3.58 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Information about loan services for SME and corporate business” is 3.56 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. It is found that then mean score of “Listen and be responsive to customer needs” is 3.54 higher than the cut-off value of 3 and thus indicating customer satisfaction with the statement. Overall mean satisfaction 3.52 is also higher than cut-off mean 3, indication that A Bank customers are satisfied on the customer satisfaction management on product and services of the A Bank.

CHAPTER V

CONCLUSION

Nowadays, understanding the needs of customers and the complexities of acquiring, retaining and establishing loyalty are challenges that the business sectors are likely to face. Bank service sectors are also aware of important of customer relationship management practices were not only beneficial to customers but also beneficial to the organizational improvement. A Bank realized that without having trust and satisfaction by the customer, the organization systems. Banking sector is a customer-oriented service where the customer is the focus. This study explores the customer satisfaction levels on the practices of the customer relationship management in A Bank for their customers. The primary data will be collected by conducting personal interview by using questionnaires, a total 100 customers from the Grade 1 level our of 4 branches in Yangon are selected as the sample respondents in order to know about customer satisfaction about CRM practices in A Bank. Description method is mainly used. After the data are collected, the result will be analyzed and described in percentage. Finding of the studies are as follows.

5.1 Findings

This study only focuses on the customer satisfaction on customer relationship management of A bank. This study also analyzes the customer satisfaction and service quality of the A bank in the customer relationship management. And the main objectives are: To identify the Customer Relationship Management Practices of A Bank for their customers and To analyses the customer satisfaction levels on the practices of customer relationship management in A Bank.

To get the objectives of the A Bank , this study analyzed the survey data from the customers. The data are collected from the customers who use at least one experience on the A Bank's banking services. The survey data are collected from the 100 respondents by using the structure questions. After collection the survey data, the data were analyzed by using SPSS software.

Based on the results from the analysis of respondents demographic factors such as gender, age, employment position and education which are studied. Survey includes males and females are a little different. By the information about the age group of respondents, most of the respondents have matured aged of between 31 to 35 years old. By the employment position of the respondents, company employees shares the largest in this study. By the information about the education level of respondents, master and post graduate customers share the largest portion taking part in the study.

Based on the demographic information on respondents, it was found that most respondents are mature age level. Therefore, they are able to evaluate the quality of banking services provided by A Bank. In addition, most respondents come from self-employed and company employees. Therefore, this study found that most respondents are knowledgeable in banking services and they have good experiences in dealing with banking services.

By the result of A Bank's banking services quality stage, customers are more satisfied with Product information on printed pamphlets than communication tools are used. By the behavior of employee's stage, customers are more satisfied with Bank employees remember and treat same service as previous time to me than Highly skillful and experienced employees. By the database stage, customers are more satisfied with Secure customer data than Quick response time. By the relationship solving customer problems stage, customers are more satisfied with Customers give greater attention to bank reaction toward complaints offered than Problem solving is helpful. By the physical environment stage, customers are more satisfied with Lighting and conditioning facilities providing are satisfactory than Provide car park inside and near the bank. By the social network interaction stage, customers are more satisfied with Update features on social media pages than Sending e-messages to customers. By the customer satisfaction stage, customers are more satisfied with Information received to customer needs than Organizational ethics and integrity.

The overall mean value on the customer relationship management in customer satisfaction in A Bank, some values are positive but some are negative. But the mean value are above 3 so that A Bank can give full services. As the result, A Bank 's Customer Relation Management department achieves the customer satisfaction

Most of the respondents used SME and Corporate banking services and the number of years most respondents have been using services of A Bank is above 2 years. Thus, it can be said that A Bank is successful in start in build long-term relationship with the customers. The result on the analysis of the types of A Bank's banking services used by customers and their experience services states that most customers are loyal for long time and they visit to the bank very often and they make regular transactions during a month.

Regarding future intension to use A Bank's banking services and to others, most respondents 96.3 percent sure to use in this future and 3.7 percent is also sure to recommend to others in the future. However, there are some customer who may switch to others banks in the future; the bank should endeavor to maintain existing customers through offering customize services and providing individual attention in accordance with banking rules and regulations.

5.2 Suggestions

Regarding the customer satisfaction on CRM, customer information system should be suggest that "near resident/office place", "home visit", and "security" activity should be more encourage activities to A Bank customers. A Bank itself is found to be extending 20 branches in Yangon City, without spreading to other regions, during the last financial year would be more exposure by nearing to residential/office places.

A Bank should maintain existing service quality of employees. In that level, A Bank should be more care on securities performance and confinable room temperature. A Bank also needs to upgrade very effective communication tools which have been using by other private commercial banks. A Bank employees should be more careful about customer actual perceived condition.

A Bank get the positive overall score in empathy, it needs to develop in some areas because some areas have the negative mean score. Therefore, A Bank should improve the customer relationship management for all the customers which can get the customers attention, believe and trust.

For all the development of A Bank, it needs to make training courses for the staff because training can develop and improve the individual knowledge, skills, behavior and attitude about their job and their performance. Therefore, A Bank's human resource department needs to upgrade their policy for the improvement of the staff's performance.

5.3 Needs for Further Study

In this study, sample include total 100 customers from the Grade 1 level our 4 branches in Yangon. For that reason, this study does not represent to all of the A Bank branches in Myanmar. Moreover, this study is only focused on customer relationship management activities. Further studies should be included consumer purchase decision making on the choice of A Bank and organizational behavior. So that, organization will be more understanding on consumer behavior and will be more coping the motivation of front line employees.

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Internet Website

1. http://www.abank.com.mm/en_US/

2. <http://www.slideshare.net/mundirikasah25/customer-relationshipsip-mana>

3. <http://www.crmnext.com/solutions/banking.aspx>

APPENDIX

The Effect of Customer Relationship Management Practices on Customer Satisfaction in A Bank

This survey questionnaire is to use only for the research paper “ The Effect of Customer Relationship Management Practices on Customer Satisfaction in A Bank” to submit for the degree of Master of Banking and Finance Programme (MBF) in the Yangon University of Economics.

Section (A)

General Profile of Sample Respondents of the Customers of A Bank

1. Gender

- Male
- Female

2. Age

- Between 20-25
- Between 26-30
- Between 31-35
- Between 36-40
- Over 40yrs.

3. Employment Position

- Student
- Dependent
- Government Employee
- Company Employee
- Self Employed
- Consultant

Other

4. Highest Level of Education

- Up to High School
- Secondary School (Under Graduate)
- College and University level
- Post-graduate
- Master
- Professional
- Vocational Training

SECTION (B)

In terms of the service you received from A-Bank, what satisfaction level did you have in the following?

Services Quality

1=lowest, 2=lower, 3=medium, 4=higher, 5=highest (Satisfaction level)

Sr.	Variable Factor	Satisfaction Level				
1	Product information on printed pamphlets	1	2	3	4	5
2	Modernized machines and well defined system	1	2	3	4	5
3	Providing accurate bank services	1	2	3	4	5
4	Very effective communication tools are used	1	2	3	4	5
5	Easily visible cash counters	1	2	3	4	5

Customer Database

1=lowest, 2=lower, 3=medium, 4=higher, 5=highest (Satisfaction level)

Sr.	Variable Factor	Satisfaction Level				
1	Quick response time	1	2	3	4	5
2	Response time for bank transaction	1	2	3	4	5
3	Easy transaction process	1	2	3	4	5
4	Accuracy of transaction service	1	2	3	4	5
5	Secure customer data	1	2	3	4	5

Employee's Behavior

1=lowest, 2=lower, 3=medium, 4=higher, 5=highest (Satisfaction level)

Sr.	Variable Factor	Satisfaction Level				
1	Help of security for unloading / loading	1	2	3	4	5
2	Assistance of employees to customers sincerely	1	2	3	4	5
3	Highly skillful and experienced employees	1	2	3	4	5
4	Getting helpful and kind services from bank employees	1	2	3	4	5
5	Bank employees remember and treat same service as previous time to me	1	2	3	4	5

Solving Customers' Problem and Complaints

1=lowest, 2=lower, 3=medium, 4=higher, 5=highest (Satisfaction level)

Sr.	Variable Factor	Satisfaction Level				
1	Banks deals effectively with customer problems	1	2	3	4	5
2	Bank review complaints periodically	1	2	3	4	5
3	The bank officers response directly to problems	1	2	3	4	5
4	Customers give greater attention to bank reaction toward complaints offered	1	2	3	4	5
5	Problem solving is helpful (overall)	1	2	3	4	5

Physical Environment

1=lowest, 2=lower, 3=medium, 4=higher, 5=highest (Satisfaction level)

Sr.	Variable Factor	Satisfaction Level				
1	Infrastructure and building decoration	1	2	3	4	5
2	Provide car park inside and near the bank	1	2	3	4	5
3	Operated in commercial location	1	2	3	4	5
4	Area arrangement is attractive	1	2	3	4	5
5	Lighting and conditioning facilities providing are satisfactory	1	2	3	4	5

Social Network Interaction

1=lowest, 2=lower, 3=medium, 4=higher, 5=highest (Satisfaction level)

Sr.	Variable Factor	Satisfaction Level				
1	Sending e-messages to customers	1	2	3	4	5
2	Providing e-promotion	1	2	3	4	5
3	Providing e-information	1	2	3	4	5
4	Website availability with update information	1	2	3	4	5
5	Update features on social media pages	1	2	3	4	5

Section (C)

In terms of the service provide to customers from A-Bank, how satisfied were you with the following?

Customer Satisfaction

1=lowest, 2=lower, 3=medium, 4=higher, 5=highest (Satisfaction level)

Sr.	Variable Factor	Satisfaction Level				
		1	2	3	4	5
1	Bank's rate of charges and interest	1	2	3	4	5
2	Employees etiquettes, professionalism, knowledge and expertise to meet customer needs	1	2	3	4	5
3	Organizational ethics and integrity	1	2	3	4	5
4	Convenience branch locations and appearance	1	2	3	4	5
5	Information received to customer needs	1	2	3	4	5
6	Information about loan services for SME and corporate business	1	2	3	4	5
7	Listen and be responsive to customer needs	1	2	3	4	5

THANK FOR YOUR KIND ANSWERING