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30. Title	Customer Relationship Management Implementation in Retail Banking: A Techno-Managerial Perspective
Conference	Third National Conference on Management Science and Practice held from March 22 - 24, 2008 at IIM, Ahmedabad,
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Abstract	Delivering offerings which comprise a competitive bundle of benefits, or value, to the consumer is seen as crucial to an organisation's ability to compete effectively in a particular market (Mathur, 1988, 1992; Czepiel, 1992). CRM implementation in retail banking aims to deliver value to the end consumer on the similar lines and brings forth a new set of challenges for the sophisticated bankers of today who seem keener on delivering technological solutions, often losing focus on the 'customer' in the long run. This research study is a harmonious attempt to harbingers to use of CRM processes, tools and technological implementation in retail banking. In adding value to more simple, rather than complex offerings. A road-map for efficient implementation of CRM processes and technology is suggested in this research study.