

NIGERIAN BANKS DATA ANALYTICS

Williams E., Gurinovich A. B.

Department of Informatics , Belarusian State University of Informatics and Radioelectronics

Minsk, Republic of Belarus

E-mail: williamselvis0007@gmail.com , gurinovich@bsuir.by

This research aims at identifying the factors that play a significant role in the forming of customer behavior toward the brand or the organization. After previewing the literature of marketing, the researcher found that the human resources management activities are the main contributors in retaining the brand's name and the organization's name stuck in the customer's mind. The study confirms that CRM is a complex concept requiring appropriate business process and integrated systems. in addition, the study demonstrates the relevance of the need for effective leadership, sourcing, communication and evaluation within CRM strategies.

INTRODUCTION

Customer relationship management (CRM) is a management strategy that unites information technology with marketing. It originated in the United States in the late 1990's, and, to date, has been accepted in a significant number of companies worldwide. On the other hand, some people have negative opinions of CRM; such views hold that it is difficult to implement successfully and that its costbenefit performance is low, among others. Customer relationship management (CRM) is a broadly recognized, widely-implemented strategy for managing and nurturing a Company's interactions with customers, clients and sales prospects. It involves using technology to organize, automate, and synchronize business processes, principally sales activities, but also those for marketing, customer service, and technical support. The overall goals are to find, attract, and win new clients, nurture and retain those the company already has, entice former clients back into the fold, and reduce the costs of marketing and client service.

I. MARKET ENVIRONMENT

In the early 20th century in the United States, demand outpaced supply to the extent that companies concentrated on selling as many products as possible. Suppliers focused on product development, manufacturing capacity, and securing distribution outlets, without regard to their consumers. They did not pay much attention to who bought their products or what their customers needed. They used classic marketing tactics, i.e., mass marketing – primarily print and broadcast advertising, mass mailings, and billboards. By the middle of the 20th century, however, the economy had matured to a point where consumers had the power of choice because supply had outstripped demand. The era of the passive consumer was coming to an end. Companies began to find out who their customers were, what they wanted, and how they could be satisfied.

II. CUSTOMER MANAGEMENT

There are many definitions of customer relationship management presented by, either scholars or practitioners or researchers, and from various perspectives. (Parvatiyar and Sheth, 2004) have included the four dimensions of customer relationship management in their definition, where they defined it as "a comprehensive strategy and process of acquiring, retaining, and partnering with selective customers to create superior value for the company and the customers". While marketers have defined CRM "CRM is a comprehensive and marketing strategy; that integrates technology, process and all business activities around the customer (Anton and Hoek, 2002).

III. RESEARCH PROBLEM

Formulated the problem of this research by the following statement: "CRM can not be implemented, through single organizational activity". This problem will be discussed through the following questions: 1. What are the activities of an indirect effect on the implementation of CRM strategy? 2. Which organizational activity has the biggest role in the implementation of CRM strategy? 3. What is the organizational activity which has the biggest role in the successful implementation of CRM Strategy?

IV. RESEARCH IMPORTANCE

Customer relationship management is very important for any business enterprise, because it is considered the main generator of any business success (Pharma CRM report, 2008). And the importance of this research is due to what was pointed out by (Roh, 2005), that many organizations have employed CRM system to improve decision making process, to provide goods and services in highest quality and to build long-term relationship with customer which benefits both the customer and the organization (Ng Uyen, et al, 2007).

V. RESEARCH OBJECTIVES

This research aims to achieve the following:
1. Determine the activity of a larger role in the implementation of CRM strategy, with a focus on the role of human resource management and the role of information technology. 2. Explain how to use CRM by organizations in achieving customer satisfaction and loyalty, which lead to retaining the name of the organization and its products, either goods or services, in the customer's mind.

VI. RESEARCH HYPOTHESES

Prior to the hypotheses of this research, we must recall that the implementation of the CRM strategy serves as a change done by organizations seeking the best, the most important requirement of the success of the change is to create and catalyst climate for change. Therefore, the hypotheses of this research will be as follows: a. Ha1: Human resource practices will have a significant impact on organizational climate. b. Ha2: The organizational climate will be significantly related to customer service indices. c. Ha3: The overall satisfaction plays a mediating role between transaction-specific satisfaction and attitudinal loyalty. d. Ha4: Customer loyalty significantly linked to his insisting on dealing with the organization, but not others, and his preference for its products and services.

VII. BENEFIT IMPLEMENTATION

The most important benefits are achieving overall customer satisfaction that leads to gain customer loyalty (Keh and Lee, 2006). Some researchers have argued that the two benefits are the driver for many of the related benefits such as; increased sales volume, improve service quality, increase profits (Zineldin, 2005). CRM benefits can be divided, to tangible benefits and intangible benefits. According to (Chen and Chen, 2004) the tangible benefits are: 1. The increase in profitability. 2. Speed in the investment of time. 3. The growth of labor productivity. 4. Reduce marketing costs. 5. Increase customer relation rates. 6. Achieving higher return on marketing's investments.

VIII. IDENTIFY CATEGORIZE LEADS

A CRM system can help you identify and add new leads easily and quickly, and categorize them accurately. By focusing on the right leads, sales can prioritize the opportunities that will close deals, and marketing can identify leads that need more nurturing and prime them to become quality leads.

With complete, accurate, centrally held information about clients and prospects, sales and marketing can focus their attention and energy on the right clients.

IX. REDUCE COSTS

CRM can be quick and easy to implement. A cloud-based system doesn't need special

installation, and there's no hardware to set up, keeping IT costs low and removing the headache of version control and update schedules.

Generally, cloud-based CRM systems are priced on the number of users who access the system and the kinds of features needed. This can be very cost-effective in terms of capital outlay, and is also extremely flexible — enabling you to scale up and add more people as your business grows. Salesforce is flexible in terms of functionality, too — you're not paying for any features that are not useful to you.

X. OFFER BETTE SUPPORT

Today's customers expect fast, personalized support, at any time of day or night. A CRM system can help you provide the high-quality service that customers are looking for. Your agents can quickly see what products customers have ordered, and they can get a record of every interaction so they can give customers the answers they need, fast.

XI. CONCLUSION

As mentioned earlier this paper has two objectives. These objectives are to examine the activity of a larger role in the implementation of CRM strategy, with a focus on the role of human resource management and the role of information technology. It shows a strong relationship it today's business environment between HR and use CRM strategy to measure performance on customer in order to enhance customer satisfaction. Human Resources practices were found to significantly and positively affect performance. In addition the use of customer performance measures partially mediates the relationship between HR and performance. The study confirms that CRM is a complex concept requiring appropriate business process and integrated systems. in addition, the study demonstrates the relevance of the need for effective leadership, sourcing, communication and evaluation within CRM strategies. According to the second objective of the study there are basic conditions one showed consider when starting a CRM implementation system one of the basic conditions is that organizational climate as defined customer satisfaction and loyalty has to understand the business process inadequate information in the system regarding self-renewing, innovative, agile and aligned with customer needs and expectations.

XII. REFERENCES

1. - AL-Damen, Rula (2006) Developing an Excellence Assessment Model for Jordanian Businesses, Jordan: Amman Arab University for Graduate Studies.
2. Anton, J. and Hoeck, M. (2002). E-Business Customer Service. Santa Monica, CA: The Anton Press.
3. this Book For CRM systems <https://www.amazon.com/Handbook-Relationship-Marketing-Atul-Parvatiyar/dp/0761918108>